

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
<b>Policy Group: Mandatory</b>						
<b>Statewide Total</b>	<b>HHI: 803.08</b>			<b>802.02</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	7,135,890.18	19%	1	7,253,202.59	19%
CITIZENS INSURANCE COMPANY OF AMERICA	2	4,273,497.21	11%	2	4,084,474.49	11%
AUTO CLUB GROUP INSURANCE COMPANY	3	3,463,578.79	9%	3	3,784,399.08	10%
ALLSTATE INSURANCE COMPANY	4	3,186,071.30	8%	4	2,641,679.68	7%
AUTO-OWNERS INSURANCE COMPANY	5	2,951,189.11	8%	5	2,619,481.05	7%
AUTO CLUB INSURANCE ASSOCIATION	6	1,998,391.23	5%	7	1,810,070.91	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	1,349,374.80	4%	8	1,614,737.90	4%
HOME-OWNERS INSURANCE COMPANY	8	1,331,881.32	4%	6	2,151,910.67	6%
Total		25,689,873.94			25,959,956.37	
<b>Dearborn City</b>	<b>HHI: 1,032.79</b>			<b>1,101.79</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	134,992.08	21%	1	139,823.06	23%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	104,388.57	16%	2	99,708.30	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	68,663.31	11%	3	67,980.05	11%
ALLSTATE INSURANCE COMPANY	4	55,511.12	9%	4	46,724.74	8%
AUTO CLUB INSURANCE ASSOCIATION	5	37,190.90	6%	5	34,074.55	6%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
TITAN INSURANCE COMPANY	6	32,919.15	5%	7	28,723.68	5%
AUTO-OWNERS INSURANCE COMPANY	7	30,159.64	5%	6	29,236.05	5%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	8	27,564.08	4%	8	26,830.23	4%
Total		491,388.85			473,100.66	
<b>Bay City &amp; Saginaw City</b>	<b>HHI: 987.63</b>			<b>968.38</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	176,910.39	23%	1	171,875.80	22%
AUTO CLUB GROUP INSURANCE COMPANY	2	109,284.99	14%	2	112,749.98	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	62,607.37	8%	4	56,776.07	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	57,835.80	8%	3	68,840.80	9%
ALLSTATE INSURANCE COMPANY	5	44,356.97	6%	5	38,489.56	5%
AUTO-OWNERS INSURANCE COMPANY	6	40,222.60	5%	6	34,876.40	5%
AUTO CLUB INSURANCE ASSOCIATION	7	29,511.72	4%	8	25,790.47	3%
HOME-OWNERS INSURANCE COMPANY	8	20,506.30	3%	7	33,620.70	4%
Total		541,236.14			543,019.78	
<b>East Non-Metropolitan</b>	<b>HHI: 774.32</b>			<b>776.61</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	1,069,013.39	18%	1	1,101,272.98	19%
CITIZENS INSURANCE COMPANY OF AMERICA	2	700,454.06	12%	2	671,150.63	11%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	3	538,011.31	9%	3	590,933.07	10%
ALLSTATE INSURANCE COMPANY	4	435,147.83	8%	4	373,505.98	6%
AUTO-OWNERS INSURANCE COMPANY	5	332,794.19	6%	6	285,448.79	5%
AUTO CLUB INSURANCE ASSOCIATION	6	260,328.31	4%	8	238,477.32	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	260,273.10	4%	5	320,758.90	5%
FARMERS INSURANCE EXCHANGE	8	241,185.06	4%	11	156,406.99	3%
Total		3,837,207.25			3,737,954.66	
<b>Upper Peninsula</b>	<b>HHI: 938.78</b>			<b>974.86</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	243,190.64	18%	2	231,881.31	17%
AUTO-OWNERS INSURANCE COMPANY	2	207,794.47	15%	3	161,787.50	12%
HOME-OWNERS INSURANCE COMPANY	3	187,814.95	14%	1	270,801.90	20%
CITIZENS INSURANCE COMPANY OF AMERICA	4	141,657.56	10%	4	125,595.97	9%
MEEMIC INSURANCE COMPANY	5	51,776.32	4%	5	56,156.00	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	51,714.00	4%	7	42,532.00	3%
ALLSTATE INSURANCE COMPANY	7	48,258.25	4%	10	35,998.57	3%
FARMERS INSURANCE EXCHANGE	8	36,213.00	3%	11	35,055.48	3%

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**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		968,419.19			959,808.73	
<b>Detroit North</b>		<b>HHI: 1,498.64</b>			1,507.83	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	503,816.82	31%	1	510,986.64	32%
AUTO CLUB GROUP INSURANCE COMPANY	2	251,163.99	15%	2	267,476.08	17%
ALLSTATE INSURANCE COMPANY	3	193,492.49	12%	3	162,300.30	10%
AUTO CLUB INSURANCE ASSOCIATION	4	142,837.67	9%	4	128,045.39	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	104,960.31	6%	5	104,636.80	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	35,579.00	2%	6	50,441.00	3%
AUTO-OWNERS INSURANCE COMPANY	7	32,721.85	2%	10	27,880.80	2%
MEEMIC INSURANCE COMPANY	8	32,515.33	2%	7	34,043.90	2%
Total		1,297,087.46			1,285,810.91	
<b>Detroit Semi-Suburban</b>		<b>HHI: 1,177.97</b>			1,206.79	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	848,296.31	20%	1	920,047.83	22%
AUTO CLUB GROUP INSURANCE COMPANY	2	767,383.91	18%	2	816,443.23	19%
ALLSTATE INSURANCE COMPANY	3	553,024.24	13%	3	480,379.57	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	442,056.88	11%	4	434,569.89	10%
AUTO CLUB INSURANCE ASSOCIATION	5	398,005.23	10%	5	362,715.58	9%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	6	112,675.75	3%	7	96,359.09	2%
FARMERS INSURANCE EXCHANGE	7	111,620.38	3%	10	84,655.55	2%
MEEMIC INSURANCE COMPANY	8	88,936.66	2%	8	92,620.15	2%
Total		3,321,999.36			3,287,790.89	
<b>Detroit Suburban</b>	<b>HHI: 940.89</b>			<b>935.06</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	224,097.75	20%	1	245,160.64	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	144,152.23	13%	2	143,338.81	12%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	133,476.72	12%	3	135,865.30	12%
ALLSTATE INSURANCE COMPANY	4	111,098.82	10%	4	98,977.22	9%
AUTO CLUB INSURANCE ASSOCIATION	5	85,590.40	8%	5	78,452.56	7%
FARMERS INSURANCE EXCHANGE	6	68,885.46	6%	6	53,511.89	5%
MEEMIC INSURANCE COMPANY	7	37,450.23	3%	8	40,444.47	3%
AUTO-OWNERS INSURANCE COMPANY	8	34,523.90	3%	9	31,158.20	3%
Total		839,275.51			826,909.09	
<b>Pontiac City</b>	<b>HHI: 826.17</b>			<b>838.10</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	97,854.48	16%	1	106,697.82	18%
FARMERS INSURANCE EXCHANGE	2	77,148.05	12%	5	49,866.81	8%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	3	68,923.07	11%	2	69,659.48	12%
ALLSTATE INSURANCE COMPANY	4	64,835.39	10%	3	53,550.99	9%
AUTO CLUB INSURANCE ASSOCIATION	5	57,330.83	9%	4	52,606.73	9%
MIC GENERAL INSURANCE CORPORATION	6	34,377.48	5%	6	32,148.67	5%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7	32,242.14	5%	7	29,128.39	5%
TITAN INSURANCE COMPANY	8	25,540.93	4%	8	26,834.55	5%
Total		458,252.37			420,493.44	
<b>Detroit Metropolitan Inner</b>	<b>HHI: 741.27</b>			<b>719.28</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	37,824.15	13%	4	25,112.06	10%
TITAN INSURANCE COMPANY	2	35,452.79	12%	2	28,921.37	11%
AUTO CLUB GROUP INSURANCE COMPANY	3	32,134.66	11%	1	36,220.80	14%
AUTO CLUB INSURANCE ASSOCIATION	4	30,047.40	10%	3	27,690.98	11%
ALLSTATE INSURANCE COMPANY	5	28,043.39	10%	5	19,984.21	8%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	11,633.45	4%	8	8,973.79	4%
GEICO INDEMNITY COMPANY	7	11,328.22	4%	15	4,119.82	2%
AUTO-OWNERS INSURANCE COMPANY	8	11,105.97	4%	9	8,498.56	3%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		197,570.03			159,521.59	
<b>Detroit Metropolitan Middle</b>						
		<b>HHI: 741.66</b>			<b>707.79</b>	
ALLSTATE INSURANCE COMPANY	1	33,094.55	12%	3	23,349.07	9%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	2	32,422.82	12%	1	35,117.93	14%
FARMERS INSURANCE EXCHANGE	3	29,146.33	11%	8	14,782.05	6%
CITIZENS INSURANCE COMPANY OF AMERICA	4	25,236.88	9%	4	23,098.46	9%
AUTO CLUB GROUP INSURANCE COMPANY	5	23,502.64	9%	2	26,773.49	10%
AUTO CLUB INSURANCE ASSOCIATION	6	22,069.48	8%	6	19,723.40	8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7	21,414.40	8%	5	22,255.21	9%
AUTO-OWNERS INSURANCE COMPANY	8	11,105.97	4%	9	8,498.56	3%
Total		197,993.07			173,598.17	
<b>Detroit Metropolitan Outer</b>						
		<b>HHI: 850.53</b>			<b>838.70</b>	
ALLSTATE INSURANCE COMPANY	1	76,019.81	17%	3	57,224.32	13%
AUTO CLUB INSURANCE ASSOCIATION	2	56,771.83	13%	4	49,551.72	11%
AUTO CLUB GROUP INSURANCE COMPANY	3	56,327.81	13%	1	62,227.98	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	47,471.48	11%	2	62,195.15	14%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	5	26,941.34	6%	5	29,572.67	7%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	6	22,428.82	5%	6	19,623.16	5%
FARMERS INSURANCE EXCHANGE	7	18,666.96	4%	9	10,339.98	2%
CITIZENS INSURANCE COMPANY OF AMERICA	8	12,637.81	3%	8	11,601.31	3%
Total		317,265.86			302,336.29	
<b>Detroit West-Northern</b>	<b>HHI: 1,259.36</b>			<b>1,305.03</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	318,267.16	25%	1	293,382.97	26%
AUTO CLUB GROUP INSURANCE COMPANY	2	194,525.73	16%	2	203,670.05	18%
ALLSTATE INSURANCE COMPANY	3	178,951.57	14%	3	144,016.07	13%
CITIZENS INSURANCE COMPANY OF AMERICA	4	110,746.80	9%	4	109,775.80	10%
AUTO CLUB INSURANCE ASSOCIATION	5	86,061.90	7%	5	77,184.64	7%
AUTO-OWNERS INSURANCE COMPANY	6	43,203.50	3%	6	45,839.05	4%
FARMERS INSURANCE EXCHANGE	7	37,864.50	3%	8	21,319.98	2%
MEEMIC INSURANCE COMPANY	8	25,730.98	2%	7	26,288.39	2%
Total		995,352.14			921,476.95	
<b>Detroit West-Southern</b>	<b>HHI: 1,316.47</b>			<b>1,326.60</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	132,171.23	27%	1	141,816.15	29%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	72,902.23	15%	2	59,708.39	12%



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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	3	55,747.64	11%	3	58,403.39	12%
AUTO CLUB INSURANCE ASSOCIATION	4	44,687.81	9%	5	40,432.65	8%
AUTO-OWNERS INSURANCE COMPANY	5	43,895.50	9%	4	41,971.20	9%
ALLSTATE INSURANCE COMPANY	6	25,908.64	5%	6	22,731.04	5%
TITAN INSURANCE COMPANY	7	20,709.16	4%	7	18,969.28	4%
MEEMIC INSURANCE COMPANY	8	17,014.15	3%	8	17,492.83	4%
Total		413,036.36			401,524.93	
<b>Grand Rapids Inner</b>	<b>HHI: 967.25</b>			<b>914.10</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	163,495.47	21%	1	164,444.30	21%
ALLSTATE INSURANCE COMPANY	2	114,697.32	15%	3	84,996.57	11%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	93,504.56	12%	2	96,271.64	12%
AUTO CLUB INSURANCE ASSOCIATION	4	63,432.97	8%	5	57,926.40	7%
AUTO CLUB GROUP INSURANCE COMPANY	5	49,799.23	6%	4	64,819.15	8%
AUTO-OWNERS INSURANCE COMPANY	6	38,797.89	5%	6	32,784.85	4%
MICHIGAN INSURANCE COMPANY	7	31,247.00	4%	8	29,699.00	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	28,063.00	4%	7	32,492.00	4%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
<b>Total</b>		583,037.44			563,433.91	
<b>Grand Rapids Outer</b>		<b>HHI: 1,681.39</b>			1,700.07	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	299,188.65	36%	1	307,253.97	36%
CITIZENS INSURANCE COMPANY OF AMERICA	2	125,705.90	15%	2	127,985.23	15%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3	49,507.41	6%	3	48,708.05	6%
AUTO-OWNERS INSURANCE COMPANY	4	44,568.70	5%	5	37,928.45	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	35,885.60	4%	4	39,405.60	5%
MEEMIC INSURANCE COMPANY	6	29,900.00	4%	7	33,518.99	4%
MICHIGAN INSURANCE COMPANY	7	27,094.00	3%	8	25,753.00	3%
FARMERS INSURANCE EXCHANGE	8	25,398.31	3%	9	19,797.56	2%
<b>Total</b>		637,248.57			640,350.85	
<b>Flint Inner</b>		<b>HHI: 858.37</b>			737.28	
CITIZENS INSURANCE COMPANY OF AMERICA	1	59,692.64	19%	1	54,066.39	18%
ALLSTATE INSURANCE COMPANY	2	46,946.63	15%	2	39,885.82	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	26,592.55	9%	3	25,995.47	9%
MIC GENERAL INSURANCE CORPORATION	4	23,747.09	8%	4	18,196.12	6%
FARMERS INSURANCE EXCHANGE	5	19,272.96	6%	6	13,452.96	4%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	6	11,887.56	4%	5	17,132.58	6%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	7	11,060.70	4%	7	12,490.95	4%
TITAN INSURANCE COMPANY	8	9,112.21	3%	11	8,994.47	3%
Total		208,312.34			190,214.76	
<b>Flint Outer</b>	<b>HHI: 607.80</b>			<b>709.62</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	71,152.13	13%	2	68,315.80	12%
HOME-OWNERS INSURANCE COMPANY	2	60,113.00	11%	1	97,190.20	17%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	40,156.82	7%	4	44,237.25	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	39,603.16	7%	3	44,660.66	8%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	35,775.00	6%	5	43,733.30	7%
FARMERS INSURANCE EXCHANGE	6	35,628.00	6%	8	23,556.00	4%
MIC GENERAL INSURANCE CORPORATION	7	27,192.94	5%	7	24,434.27	4%
TITAN INSURANCE COMPANY	8	26,652.68	5%	6	27,548.25	5%
Total		336,273.73			373,675.73	
<b>Battle Creek Inner</b>	<b>HHI: 682.83</b>			<b>639.49</b>		
AUTO CLUB INSURANCE ASSOCIATION	1	20,480.47	12%	2	18,488.47	11%
AUTO CLUB GROUP INSURANCE COMPANY	2	17,926.15	11%	1	19,814.82	12%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	3	17,825.07	11%	4	13,711.30	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	17,615.97	10%	3	16,102.98	10%
AUTO-OWNERS INSURANCE COMPANY	5	12,203.25	7%	6	11,439.75	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	10,807.00	6%	7	10,445.30	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	10,021.00	6%	5	12,899.00	8%
FARMERS INSURANCE EXCHANGE	8	6,347.21	4%	14	3,257.80	2%
Total		113,226.12			106,159.42	
<b>Battle Creek Outer</b>	<b>HHI: 4,856.50</b>			<b>4,377.63</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	100,601.39	69%	1	102,166.30	65%
AUTO-OWNERS INSURANCE COMPANY	2	12,203.25	8%	2	11,439.75	7%
FARMERS INSURANCE EXCHANGE	3	5,630.15	4%	5	5,874.90	4%
HOME-OWNERS INSURANCE COMPANY	4	5,022.80	3%	3	8,632.75	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	4,756.50	3%	4	8,259.40	5%
MEEMIC INSURANCE COMPANY	6	2,793.91	2%	7	3,113.00	2%
HASTINGS MUTUAL INSURANCE COMPANY	7	2,048.81	1%	6	3,939.40	3%
TITAN INSURANCE COMPANY	8	1,941.30	1%	9	1,896.21	1%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		134,998.11			145,321.71	
<b>Jackson Inner</b>		<b>HHI: 1,052.27</b>			970.11	
CITIZENS INSURANCE COMPANY OF AMERICA	1	67,686.79	24%	1	59,860.64	22%
AUTO CLUB INSURANCE ASSOCIATION	2	34,171.39	12%	3	30,010.23	11%
AUTO CLUB GROUP INSURANCE COMPANY	3	26,466.56	10%	2	31,870.65	12%
AUTO-OWNERS INSURANCE COMPANY	4	23,589.15	8%	5	20,484.55	7%
ALLSTATE INSURANCE COMPANY	5	17,991.55	6%	7	13,771.23	5%
HOME-OWNERS INSURANCE COMPANY	6	16,712.00	6%	4	25,455.05	9%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	11,395.00	4%	6	17,212.00	6%
MICHIGAN INSURANCE COMPANY	8	10,059.00	4%	8	9,413.00	3%
Total		208,071.44			208,077.35	
<b>Jackson Outer</b>		<b>HHI: 2,758.10</b>			2,712.87	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	83,290.41	49%	1	85,487.97	48%
AUTO-OWNERS INSURANCE COMPANY	2	23,589.15	14%	3	20,484.55	12%
HOME-OWNERS INSURANCE COMPANY	3	16,712.00	10%	2	25,455.05	14%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	9,044.80	5%	4	9,411.00	5%
CITIZENS INSURANCE COMPANY OF AMERICA	5	6,843.72	4%	6	5,931.64	3%

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	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MEEMIC INSURANCE COMPANY	6	6,339.50	4%	5	7,097.25	4%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	3,905.00	2%	7	3,154.00	2%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	2,347.00	1%	8	2,584.20	1%
Total		152,071.58			159,605.66	
<b>Kalamazoo Inner</b>	<b>HHI: 1,933.74</b>			1,994.17		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	234,800.90	37%	1	242,600.80	39%
CITIZENS INSURANCE COMPANY OF AMERICA	2	121,825.30	19%	2	116,311.63	19%
AUTO CLUB INSURANCE ASSOCIATION	3	44,400.05	7%	4	40,964.65	7%
AUTO CLUB GROUP INSURANCE COMPANY	4	40,027.05	6%	3	46,667.33	7%
ALLSTATE INSURANCE COMPANY	5	36,818.73	6%	5	28,880.74	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	23,887.00	4%	6	25,392.00	4%
AUTO-OWNERS INSURANCE COMPANY	7	21,922.50	3%	7	19,747.50	3%
FARMERS INSURANCE EXCHANGE	8	17,447.00	3%	8	13,147.25	2%
Total		541,128.53			533,711.90	
<b>Kalamazoo Outer</b>	<b>HHI: 1,150.27</b>			1,090.46		
CITIZENS INSURANCE COMPANY OF AMERICA	1	31,850.89	22%	1	31,754.55	21%
AUTO-OWNERS INSURANCE COMPANY	2	27,796.80	19%	2	26,693.70	17%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	14,733.20	10%	4	16,143.00	11%
HOME-OWNERS INSURANCE COMPANY	4	8,762.70	6%	3	17,334.10	11%
MICHIGAN INSURANCE COMPANY	5	7,555.00	5%	8	6,238.00	4%
ALLSTATE INSURANCE COMPANY	6	7,460.73	5%	7	6,642.79	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	7,389.00	5%	6	7,955.00	5%
MEEMIC INSURANCE COMPANY	8	7,332.64	5%	5	7,981.71	5%
Total		112,880.96			120,742.85	
<b>Lansing Inner</b>	<b>HHI: 960.73</b>			<b>858.97</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	110,030.62	21%	1	97,580.72	19%
ALLSTATE INSURANCE COMPANY	2	81,383.98	15%	2	70,653.14	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	58,666.47	11%	3	57,605.66	11%
AUTO-OWNERS INSURANCE COMPANY	4	36,352.02	7%	4	32,632.37	6%
AUTO CLUB GROUP INSURANCE COMPANY	5	22,832.00	4%	5	26,329.58	5%
AUTO CLUB INSURANCE ASSOCIATION	6	22,368.57	4%	8	18,980.48	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	18,720.00	4%	6	25,188.00	5%
MODERN SERVICE INSURANCE COMPANY	8	17,280.83	3%	18	5,580.16	1%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		367,634.49			334,550.11	
<b>Lansing Middle</b>	<b>HHI: 1,261.00</b>			1,230.30		
AUTO CLUB GROUP INSURANCE COMPANY	1	50,246.33	22%	1	58,697.06	24%
AUTO-OWNERS INSURANCE COMPANY	2	36,352.02	16%	2	32,632.37	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	33,238.14	15%	3	32,366.07	13%
AUTO CLUB INSURANCE ASSOCIATION	4	27,006.98	12%	4	24,050.48	10%
ALLSTATE INSURANCE COMPANY	5	22,036.98	10%	6	15,860.88	7%
HOME-OWNERS INSURANCE COMPANY	6	15,168.60	7%	5	22,398.68	9%
MEEMIC INSURANCE COMPANY	7	7,200.91	3%	8	7,646.55	3%
MICHIGAN INSURANCE COMPANY	8	4,845.00	2%	9	4,819.00	2%
Total		196,094.96			198,471.09	
<b>Lansing Outer</b>	<b>HHI: 2,181.58</b>			2,177.29		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	149,833.82	42%	1	158,373.63	42%
AUTO-OWNERS INSURANCE COMPANY	2	54,568.61	15%	2	50,336.47	13%
ALLSTATE INSURANCE COMPANY	3	40,352.32	11%	4	28,336.56	8%
HOME-OWNERS INSURANCE COMPANY	4	20,353.95	6%	3	30,667.58	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	18,719.39	5%	6	18,404.31	5%



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	18,118.90	5%	5	23,474.60	6%
MEEMIC INSURANCE COMPANY	7	8,736.05	2%	7	9,191.64	2%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	7,228.82	2%	8	7,782.45	2%
Total		317,911.86			326,567.24	
<b>Muskegon Inner</b>	<b>HHI: 1,821.39</b>			1,854.56		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	132,214.80	38%	1	131,969.23	38%
CITIZENS INSURANCE COMPANY OF AMERICA	2	45,899.73	13%	2	44,089.56	13%
ALLSTATE INSURANCE COMPANY	3	35,344.65	10%	4	34,458.99	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	32,845.10	9%	3	36,230.70	10%
FARMERS INSURANCE EXCHANGE	5	10,139.58	3%	8	7,156.21	2%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	8,247.00	2%	7	10,180.00	3%
HOME-OWNERS INSURANCE COMPANY	7	7,423.30	2%	6	10,669.30	3%
NORTH POINTE INSURANCE COMPANY	8	7,118.00	2%	14	3,075.00	1%
Total		279,232.16			277,828.99	
<b>Muskegon Outer</b>	<b>HHI: 1,056.20</b>			1,310.44		
HOME-OWNERS INSURANCE COMPANY	1	36,602.40	19%	1	49,956.30	26%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	30,286.30	16%	2	35,309.60	18%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	3	18,752.10	10%	5	15,906.60	8%
MICHIGAN INSURANCE COMPANY	4	18,704.00	10%	4	17,604.00	9%
AUTO CLUB GROUP INSURANCE COMPANY	5	17,041.81	9%	3	17,835.14	9%
AUTO CLUB INSURANCE ASSOCIATION	6	16,479.39	9%	6	13,996.30	7%
ALLSTATE INSURANCE COMPANY	7	9,686.41	5%	13	1,993.82	1%
MEEMIC INSURANCE COMPANY	8	9,453.75	5%	7	10,636.05	5%
Total		157,006.16			163,237.81	
<b>North</b>	<b>HHI: 809.30</b>			<b>777.84</b>		
AUTO-OWNERS INSURANCE COMPANY	1	262,645.48	16%	2	236,501.10	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	246,249.80	15%	1	249,778.97	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	210,352.04	13%	3	198,006.81	12%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	105,447.10	6%	4	129,114.00	8%
ALLSTATE INSURANCE COMPANY	5	86,052.90	5%	8	67,360.80	4%
AUTO CLUB GROUP INSURANCE COMPANY	6	84,566.89	5%	6	95,963.82	6%
AUTO CLUB INSURANCE ASSOCIATION	7	72,575.80	4%	7	67,903.90	4%
HOME-OWNERS INSURANCE COMPANY	8	72,522.15	4%	5	116,946.30	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		1,140,412.16			1,161,575.70	
<b>North East Central</b>						
		<b>HHI:</b> 921.92			876.41	
AUTO-OWNERS INSURANCE COMPANY	1	151,275.39	22%	1	132,477.70	19%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	101,031.41	14%	2	99,170.81	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	61,195.23	9%	4	53,918.72	8%
HOME-OWNERS INSURANCE COMPANY	4	55,200.80	8%	3	91,302.90	13%
PIONEER STATE MUTUAL INSURANCE COMPANY	5	27,598.96	4%	5	35,084.87	5%
AUTO CLUB INSURANCE ASSOCIATION	6	26,183.06	4%	8	22,572.14	3%
AUTO CLUB GROUP INSURANCE COMPANY	7	24,584.48	4%	7	25,074.15	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	24,304.40	3%	6	28,358.80	4%
Total		471,373.73			487,960.09	
<b>North West Central</b>						
		<b>HHI:</b> 920.19			885.39	
AUTO-OWNERS INSURANCE COMPANY	1	119,133.27	20%	1	110,382.10	18%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	89,271.64	15%	2	87,562.50	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	77,991.72	13%	3	73,372.47	12%
HOME-OWNERS INSURANCE COMPANY	4	35,227.19	6%	4	61,699.80	10%
ALLSTATE INSURANCE COMPANY	5	29,408.24	5%	7	22,231.90	4%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MICHIGAN INSURANCE COMPANY	6	25,334.00	4%	5	28,839.00	5%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	21,259.00	4%	9	19,342.00	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	20,785.70	3%	6	27,003.90	4%
Total		418,410.76			430,433.67	
<b>West Central</b>	<b>HHI: 873.73</b>			<b>855.64</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	290,879.08	18%	1	291,956.71	18%
AUTO-OWNERS INSURANCE COMPANY	2	258,350.87	16%	2	240,258.18	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	144,212.65	9%	4	124,473.97	8%
ALLSTATE INSURANCE COMPANY	4	125,536.63	8%	6	95,438.80	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	92,317.90	6%	5	110,516.20	7%
HOME-OWNERS INSURANCE COMPANY	6	82,329.89	5%	3	134,012.20	8%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	7	77,391.80	5%	7	82,395.20	5%
AUTO CLUB INSURANCE ASSOCIATION	8	61,082.64	4%	8	53,393.47	3%
Total		1,132,101.46			1,132,444.73	
<b>East Central</b>	<b>HHI: 696.52</b>			<b>683.26</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	329,676.23	13%	1	340,738.98	13%
CITIZENS INSURANCE COMPANY OF AMERICA	2	309,443.89	12%	2	282,634.06	11%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	3	276,729.10	11%	3	253,087.60	10%
ALLSTATE INSURANCE COMPANY	4	182,336.65	7%	7	163,040.72	6%
AUTO CLUB GROUP INSURANCE COMPANY	5	168,677.82	7%	5	186,310.57	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	163,131.10	7%	4	194,898.90	8%
FARMERS INSURANCE EXCHANGE	7	118,249.80	5%	10	79,666.31	3%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	108,768.80	4%	8	111,835.50	4%
Total		1,657,013.39			1,612,212.64	
<b>West</b>	<b>HHI: 763.32</b>			<b>786.23</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	774,576.49	19%	1	783,902.58	19%
AUTO-OWNERS INSURANCE COMPANY	2	458,457.10	11%	3	410,428.70	10%
CITIZENS INSURANCE COMPANY OF AMERICA	3	444,529.88	11%	2	432,989.97	11%
ALLSTATE INSURANCE COMPANY	4	251,105.14	6%	6	203,400.40	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	209,677.30	5%	5	239,876.50	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	160,492.00	4%	7	192,971.00	5%
HOME-OWNERS INSURANCE COMPANY	7	154,558.77	4%	4	262,500.20	7%
MICHIGAN INSURANCE COMPANY	8	149,385.00	4%	8	146,063.00	4%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		2,602,781.68			2,672,132.35	
<b>Ann Arbor Inner</b>		<b>HHI: 1,024.57</b>			1,039.77	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	129,677.46	21%	1	127,898.32	21%
AUTO CLUB GROUP INSURANCE COMPANY	2	93,467.49	15%	2	100,743.98	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	81,281.39	13%	3	78,565.64	13%
ALLSTATE INSURANCE COMPANY	4	61,642.91	10%	4	53,233.90	9%
AUTO CLUB INSURANCE ASSOCIATION	5	50,137.89	8%	5	45,465.56	7%
MICHIGAN INSURANCE COMPANY	6	20,459.00	3%	7	17,239.00	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	18,601.00	3%	6	28,564.00	5%
AUTO-OWNERS INSURANCE COMPANY	8	17,588.60	3%	8	15,445.55	2%
Total		472,855.74			467,155.95	
<b>Ann Arbor Outer</b>		<b>HHI: 870.64</b>			895.66	
AUTO CLUB GROUP INSURANCE COMPANY	1	37,888.31	16%	1	43,034.92	17%
MEEMIC INSURANCE COMPANY	2	34,164.33	14%	2	35,576.05	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	29,601.98	12%	3	35,180.71	14%
ALLSTATE INSURANCE COMPANY	4	26,032.07	11%	4	22,985.38	9%
AUTO CLUB INSURANCE ASSOCIATION	5	18,305.72	8%	5	16,991.90	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	11,284.40	5%	6	13,343.60	5%
CITIZENS INSURANCE COMPANY OF AMERICA	7	8,574.13	4%	8	8,656.39	3%
AUTO-OWNERS INSURANCE COMPANY	8	7,311.50	3%	9	6,569.65	3%
Total		173,162.44			182,338.60	
<b>Port Huron City</b>	<b>HHI: 2,197.79</b>			2,163.29		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	79,609.63	41%	1	81,447.32	42%
ALLSTATE INSURANCE COMPANY	2	34,969.82	18%	2	27,243.05	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	16,420.88	9%	3	16,340.63	9%
AUTO-OWNERS INSURANCE COMPANY	4	7,844.55	4%	6	6,313.25	3%
AUTO CLUB GROUP INSURANCE COMPANY	5	7,713.66	4%	5	8,516.81	4%
FARMERS INSURANCE EXCHANGE	6	6,620.56	3%	8	4,754.63	2%
TITAN INSURANCE COMPANY	7	5,942.36	3%	7	5,658.57	3%
HOME-OWNERS INSURANCE COMPANY	8	5,489.15	3%	4	10,501.50	5%
Total		164,610.61			160,775.76	
<b>Port Huron Outer</b>	<b>HHI: 1,041.10</b>			1,016.70		
AUTO CLUB GROUP INSURANCE COMPANY	1	24,321.98	21%	1	27,753.39	22%
ALLSTATE INSURANCE COMPANY	2	19,694.32	17%	2	16,211.40	13%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	3	12,999.32	11%	3	11,854.66	10%
CITIZENS INSURANCE COMPANY OF AMERICA	4	11,380.72	10%	4	10,596.54	9%
AUTO-OWNERS INSURANCE COMPANY	5	7,844.55	7%	6	6,313.25	5%
HOME-OWNERS INSURANCE COMPANY	6	5,489.15	5%	5	10,501.50	8%
MEEMIC INSURANCE COMPANY	7	4,867.41	4%	8	5,335.07	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	4,739.20	4%	7	6,163.40	5%
Total		91,336.65			94,729.21	
<b>Monroe City</b>	<b>HHI: 1,054.63</b>			999.56		
CITIZENS INSURANCE COMPANY OF AMERICA	1	44,657.56	23%	1	40,240.55	21%
AUTO CLUB GROUP INSURANCE COMPANY	2	29,342.99	15%	2	32,398.81	17%
AUTO CLUB INSURANCE ASSOCIATION	3	17,510.06	9%	3	16,561.90	9%
FARMERS INSURANCE EXCHANGE	4	17,420.31	9%	4	13,719.56	7%
AUTO-OWNERS INSURANCE COMPANY	5	11,862.30	6%	6	10,434.90	5%
ALLSTATE INSURANCE COMPANY	6	11,347.58	6%	8	8,457.49	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	9,704.60	5%	5	10,825.10	6%
SECURA INSURANCE, A MUTUAL COMPANY	8	8,707.08	4%	7	9,156.15	5%



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
Total		150,552.48			141,794.46	
<b>Monroe Outer</b>		<b>HHI: 1,939.55</b>			1,885.48	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	51,139.39	39%	1	52,193.14	38%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	17,524.00	14%	2	22,316.30	16%
AUTO-OWNERS INSURANCE COMPANY	3	11,862.30	9%	3	10,434.90	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	7,918.38	6%	5	7,330.55	5%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	5	6,191.50	5%	6	6,302.90	5%
HOME-OWNERS INSURANCE COMPANY	6	4,640.70	4%	4	7,737.55	6%
MEEMIC INSURANCE COMPANY	7	4,435.90	3%	7	4,400.90	3%
MICHIGAN INSURANCE COMPANY	8	2,949.00	2%	8	2,998.00	2%
Total		106,661.17			113,714.24	
<b>Benton Harbor Inner</b>		<b>HHI: 4,120.70</b>			4,142.68	
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	186,112.30	63%	1	187,990.30	63%
CITIZENS INSURANCE COMPANY OF AMERICA	2	24,064.88	8%	2	24,039.20	8%
ALLSTATE INSURANCE COMPANY	3	17,105.63	6%	3	14,436.46	5%
AUTO-OWNERS INSURANCE COMPANY	4	9,933.80	3%	5	8,628.50	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	9,581.00	3%	4	10,848.00	4%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MICHIGAN INSURANCE COMPANY	6	6,488.00	2%	6	5,737.00	2%
WOLVERINE MUTUAL INSURANCE COMPANY	7	5,312.98	2%	8	4,990.47	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	3,474.00	1%	10	4,001.30	1%
Total		262,072.59			260,671.23	
<b>Benton Harbor Outer</b>	<b>HHI: 1,172.62</b>			<b>1,111.09</b>		
AUTO-OWNERS INSURANCE COMPANY	1	20,530.20	24%	1	19,054.40	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	13,135.63	15%	2	13,352.15	15%
ALLSTATE INSURANCE COMPANY	3	10,118.48	12%	6	8,522.48	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	7,891.20	9%	5	8,970.10	10%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	6,468.00	7%	4	9,251.00	10%
HOME-OWNERS INSURANCE COMPANY	6	5,868.90	7%	3	9,334.40	10%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	7	4,452.30	5%	7	4,518.70	5%
MEEMIC INSURANCE COMPANY	8	2,636.25	3%	8	2,852.41	3%
Total		71,100.96			75,855.64	
<b>Policy Group: Collision</b>						
<b>Statewide Total</b>	<b>HHI: 832.62</b>			<b>847.14</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	956,050.31	19%	1	969,181.46	20%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	2	608,950.65	12%	2	653,081.41	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	503,397.32	10%	3	472,958.69	10%
ALLSTATE INSURANCE COMPANY	4	382,241.53	8%	4	321,180.60	7%
AUTO CLUB INSURANCE ASSOCIATION	5	326,849.27	7%	5	292,852.30	6%
AUTO-OWNERS INSURANCE COMPANY	6	313,370.18	6%	6	271,377.43	6%
MEEMIC INSURANCE COMPANY	7	142,145.52	3%	9	149,265.84	3%
HOME-OWNERS INSURANCE COMPANY	8	140,975.49	3%	7	220,995.92	5%
Total		3,373,980.27			3,350,893.65	
<b>Dearborn City</b>	<b>HHI: 1,264.35</b>			<b>1,376.58</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	23,959.57	27%	1	24,201.31	29%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	13,886.31	16%	2	13,176.30	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	7,952.15	9%	3	7,721.47	9%
ALLSTATE INSURANCE COMPANY	4	6,751.63	8%	4	5,697.22	7%
AUTO CLUB INSURANCE ASSOCIATION	5	5,982.63	7%	5	5,391.89	7%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	6	3,997.47	5%	6	3,846.72	5%
AUTO-OWNERS INSURANCE COMPANY	7	3,180.85	4%	7	2,974.90	4%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MEEMIC INSURANCE COMPANY	8	2,857.39	3%	8	2,830.05	3%
Total		68,568.00			65,839.86	
<b>Bay City &amp; Saginaw City</b>	<b>HHI: 1,105.96</b>			<b>1,108.93</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	23,554.80	24%	1	23,089.12	23%
AUTO CLUB GROUP INSURANCE COMPANY	2	18,530.31	19%	2	18,746.30	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	7,547.39	8%	3	6,838.30	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	5,591.70	6%	4	6,607.90	7%
ALLSTATE INSURANCE COMPANY	5	5,377.15	5%	5	4,711.90	5%
AUTO CLUB INSURANCE ASSOCIATION	6	4,689.47	5%	6	4,094.14	4%
AUTO-OWNERS INSURANCE COMPANY	7	4,414.70	4%	7	3,751.00	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	2,395.00	2%	9	3,095.00	3%
Total		72,100.52			70,933.66	
<b>East Non-Metropolitan</b>	<b>HHI: 786.43</b>			<b>805.83</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	143,696.89	19%	1	148,123.64	19%
AUTO CLUB GROUP INSURANCE COMPANY	2	93,135.56	12%	2	100,923.55	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	82,654.40	11%	3	77,956.87	10%
ALLSTATE INSURANCE COMPANY	4	53,814.13	7%	4	46,598.22	6%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	5	42,014.81	5%	5	38,159.99	5%
AUTO-OWNERS INSURANCE COMPANY	6	35,303.19	5%	7	29,725.10	4%
FARMERS INSURANCE EXCHANGE	7	27,584.80	4%	15	16,341.89	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	26,048.50	3%	6	31,725.90	4%
Total		504,252.28			489,555.16	
<b>Upper Penninsula</b>	<b>HHI: 877.60</b>			913.25		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	29,098.53	18%	1	27,805.97	17%
AUTO-OWNERS INSURANCE COMPANY	2	22,239.99	14%	3	16,895.10	11%
HOME-OWNERS INSURANCE COMPANY	3	19,763.60	12%	2	27,683.70	17%
CITIZENS INSURANCE COMPANY OF AMERICA	4	15,908.13	10%	4	14,005.05	9%
MEEMIC INSURANCE COMPANY	5	8,061.14	5%	5	8,668.06	5%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	5,967.00	4%	7	4,754.00	3%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	5,632.32	4%	8	4,659.28	3%
ALLSTATE INSURANCE COMPANY	8	4,919.05	3%	11	3,727.47	2%
Total		111,589.76			108,198.63	
<b>Detroit North</b>	<b>HHI: 1,481.29</b>			1,544.24		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	70,610.47	29%	1	71,392.04	30%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	2	44,479.23	19%	2	46,498.58	20%
ALLSTATE INSURANCE COMPANY	3	24,243.87	10%	4	20,485.48	9%
AUTO CLUB INSURANCE ASSOCIATION	4	23,979.90	10%	3	21,154.39	9%
CITIZENS INSURANCE COMPANY OF AMERICA	5	12,451.21	5%	5	11,982.88	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	6,266.56	3%	8	5,608.36	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	5,959.47	2%	9	5,170.16	2%
MEEMIC INSURANCE COMPANY	8	5,669.55	2%	7	5,884.87	3%
Total		193,660.26			188,176.76	
<b>Detroit Semi-Suburban</b>	<b>HHI: 1,218.81</b>			<b>1,278.02</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	141,455.24	22%	1	148,449.49	23%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	121,752.38	19%	2	131,130.39	21%
ALLSTATE INSURANCE COMPANY	3	72,724.21	11%	4	63,457.21	10%
AUTO CLUB INSURANCE ASSOCIATION	4	70,487.81	11%	3	63,668.31	10%
CITIZENS INSURANCE COMPANY OF AMERICA	5	55,267.72	9%	5	53,054.64	8%
MEEMIC INSURANCE COMPANY	6	15,760.14	2%	6	16,067.55	3%
MIC GENERAL INSURANCE CORPORATION	7	15,139.40	2%	7	14,451.08	2%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARMERS INSURANCE EXCHANGE	8	14,094.22	2%	12	9,466.21	1%
Total		506,681.12			499,744.88	
<b>Detroit Suburban</b>	<b>HHI: 1,055.70</b>			1,080.45		
AUTO CLUB GROUP INSURANCE COMPANY	1	41,271.55	24%	1	44,609.47	26%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	19,351.31	11%	2	19,697.05	11%
CITIZENS INSURANCE COMPANY OF AMERICA	3	17,938.48	11%	3	17,532.14	10%
AUTO CLUB INSURANCE ASSOCIATION	4	14,837.22	9%	4	13,540.80	8%
ALLSTATE INSURANCE COMPANY	5	14,711.64	9%	5	13,206.14	8%
FARMERS INSURANCE EXCHANGE	6	8,774.23	5%	7	6,346.72	4%
MEEMIC INSURANCE COMPANY	7	6,612.38	4%	6	6,865.21	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	4,229.72	2%	9	4,280.69	2%
Total		127,726.53			126,078.22	
<b>Pontiac City</b>	<b>HHI: 903.17</b>			964.25		
AUTO CLUB GROUP INSURANCE COMPANY	1	17,907.55	20%	1	19,129.39	23%
FARMERS INSURANCE EXCHANGE	2	9,872.65	11%	6	5,828.31	7%
AUTO CLUB INSURANCE ASSOCIATION	3	9,708.73	11%	2	8,815.14	10%
CITIZENS INSURANCE COMPANY OF AMERICA	4	8,530.64	9%	3	8,404.71	10%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	5	8,144.56	9%	4	6,845.72	8%
MIC GENERAL INSURANCE CORPORATION	6	6,549.47	7%	5	6,148.00	7%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7	4,320.14	5%	8	3,969.55	5%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	4,252.34	5%	7	4,167.16	5%
Total		69,286.08			63,307.98	
<b>Detroit Metropolitan Inner</b>	<b>HHI: 794.99</b>			<b>883.69</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	5,324.89	15%	1	5,782.23	19%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	4,973.46	14%	3	3,257.28	11%
AUTO CLUB INSURANCE ASSOCIATION	3	4,433.89	12%	2	4,044.72	13%
ALLSTATE INSURANCE COMPANY	4	3,533.21	10%	4	2,445.72	8%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5	2,767.66	8%	5	2,023.99	7%
SAFECO INSURANCE COMPANY OF ILLINOIS	6	1,299.72	4%	7	1,318.16	4%
AUTO-OWNERS INSURANCE COMPANY	7	1,194.10	3%	9	879.61	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	1,054.00	3%	6	1,598.00	5%
Total		24,580.93			21,349.71	
<b>Detroit Metropolitan Middle</b>	<b>HHI: 773.92</b>			<b>841.22</b>		
HARTFORD INSURANCE COMPANY OF THE MIDWEST	1	5,634.97	15%	1	5,895.78	17%



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	2	3,932.48	11%	2	4,384.56	13%
ALLSTATE INSURANCE COMPANY	3	3,888.30	11%	5	2,776.45	8%
AUTO CLUB INSURANCE ASSOCIATION	4	3,447.47	9%	4	3,005.57	9%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	5	2,899.38	8%	3	3,047.06	9%
CITIZENS INSURANCE COMPANY OF AMERICA	6	2,729.54	7%	6	2,402.88	7%
FARMERS INSURANCE EXCHANGE	7	2,385.04	7%	9	957.05	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	1,420.00	4%	7	2,167.00	6%
Total		26,337.18			24,636.35	
<b>Detroit Metropolitan Outer</b>	<b>HHI: 919.70</b>			<b>961.56</b>		
ALLSTATE INSURANCE COMPANY	1	9,805.54	16%	4	7,296.62	12%
AUTO CLUB GROUP INSURANCE COMPANY	2	9,596.73	15%	1	10,332.31	18%
AUTO CLUB INSURANCE ASSOCIATION	3	9,225.14	15%	2	7,918.65	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	6,161.29	10%	3	7,783.23	13%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	5	4,845.97	8%	5	5,206.21	9%
AUTO-OWNERS INSURANCE COMPANY	6	2,422.04	4%	6	2,035.31	3%
FARMERS INSURANCE EXCHANGE	7	2,071.31	3%	11	1,021.63	2%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AMERICAN INTERNATIONAL INSURANCE COMPANY	8	1,856.85	3%	14	818.07	1%
Total		45,984.87			42,412.03	
<b>Detroit West-Northern</b>	<b>HHI: 1,304.95</b>			1,356.81		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	42,189.23	25%	1	39,033.63	25%
AUTO CLUB GROUP INSURANCE COMPANY	2	32,974.48	19%	2	33,712.06	21%
ALLSTATE INSURANCE COMPANY	3	22,435.46	13%	3	18,023.22	11%
AUTO CLUB INSURANCE ASSOCIATION	4	13,316.89	8%	5	11,830.98	7%
CITIZENS INSURANCE COMPANY OF AMERICA	5	12,907.05	8%	4	12,515.29	8%
AUTO-OWNERS INSURANCE COMPANY	6	4,599.50	3%	6	4,790.30	3%
AMERICAN INTERNATIONAL INSURANCE COMPANY	7	4,420.76	3%	10	2,180.49	1%
MEEMIC INSURANCE COMPANY	8	4,382.65	3%	7	4,422.31	3%
Total		137,226.02			126,508.28	
<b>Detroit West-Southern</b>	<b>HHI: 1,622.55</b>			1,707.44		
AUTO CLUB GROUP INSURANCE COMPANY	1	22,934.56	33%	1	24,284.64	36%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	10,031.72	15%	2	8,276.97	12%
AUTO CLUB INSURANCE ASSOCIATION	3	7,117.39	10%	4	6,398.66	9%
CITIZENS INSURANCE COMPANY OF AMERICA	4	6,600.46	10%	3	6,853.46	10%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	5	4,818.90	7%	5	4,511.60	7%
ALLSTATE INSURANCE COMPANY	6	3,322.71	5%	7	2,957.79	4%
MEEMIC INSURANCE COMPANY	7	2,993.22	4%	6	3,050.39	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	1,116.00	2%	8	1,573.00	2%
Total		58,934.96			57,906.51	
<b>Grand Rapids Inner</b>	<b>HHI: 874.66</b>			<b>854.23</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	19,858.72	19%	1	19,440.37	19%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	12,195.39	12%	2	12,403.55	12%
ALLSTATE INSURANCE COMPANY	3	11,853.21	11%	5	8,957.89	9%
AUTO CLUB INSURANCE ASSOCIATION	4	10,387.97	10%	4	9,204.06	9%
AUTO CLUB GROUP INSURANCE COMPANY	5	8,798.47	8%	3	11,059.23	11%
AUTO-OWNERS INSURANCE COMPANY	6	4,343.05	4%	9	3,563.70	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	3,551.12	3%	8	3,634.98	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	3,496.00	3%	6	4,055.00	4%
Total		74,483.93			72,318.78	
<b>Grand Rapids Outer</b>	<b>HHI: 1,828.15</b>			<b>1,864.77</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	41,866.55	38%	1	42,665.21	38%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	2	15,564.70	14%	2	15,397.31	14%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3	12,128.87	11%	3	11,440.29	10%
MEEMIC INSURANCE COMPANY	4	5,053.81	5%	4	5,314.13	5%
AUTO-OWNERS INSURANCE COMPANY	5	4,987.75	4%	5	4,137.00	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	3,603.80	3%	6	3,899.60	4%
SECURA INSURANCE, A MUTUAL COMPANY	7	2,836.39	3%	9	2,740.48	2%
MICHIGAN INSURANCE COMPANY	8	2,587.00	2%	8	3,211.00	3%
Total		88,628.87			88,805.02	
<b>Flint Inner</b>	<b>HHI: 796.50</b>			<b>725.23</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	6,653.96	17%	1	5,841.63	16%
ALLSTATE INSURANCE COMPANY	2	5,824.80	15%	2	4,926.54	13%
MIC GENERAL INSURANCE CORPORATION	3	4,229.37	11%	4	3,262.54	9%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	3,403.39	9%	3	3,356.54	9%
FARMERS INSURANCE EXCHANGE	5	2,228.13	6%	7	1,493.04	4%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	6	1,919.93	5%	6	2,124.90	6%
AUTO CLUB GROUP INSURANCE COMPANY	7	1,881.40	5%	5	2,641.15	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PIONEER STATE MUTUAL INSURANCE COMPANY	8	960.74	2%	8	1,316.44	4%
Total		27,101.72			24,962.78	
<b>Flint Outer</b>	<b>HHI: 599.35</b>			<b>666.16</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	8,384.80	12%	2	7,941.12	11%
AUTO CLUB GROUP INSURANCE COMPANY	2	6,583.39	10%	3	7,170.14	10%
HOME-OWNERS INSURANCE COMPANY	3	6,322.50	9%	1	9,905.20	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	5,139.15	7%	4	5,644.71	8%
MIC GENERAL INSURANCE CORPORATION	5	4,893.27	7%	6	4,403.48	6%
FARMERS INSURANCE EXCHANGE	6	4,147.72	6%	7	2,551.96	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	3,740.70	5%	5	4,523.10	6%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	3,296.00	5%	10	2,339.00	3%
Total		42,507.53			44,478.71	
<b>Battle Creek Inner</b>	<b>HHI: 766.01</b>			<b>766.69</b>		
AUTO CLUB INSURANCE ASSOCIATION	1	3,491.74	15%	2	3,114.97	14%
AUTO CLUB GROUP INSURANCE COMPANY	2	3,248.32	14%	1	3,527.56	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	2,092.97	9%	3	1,876.57	9%
ALLSTATE INSURANCE COMPANY	4	1,978.72	9%	4	1,573.70	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	5	1,319.25	6%	6	1,190.50	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	1,187.00	5%	5	1,507.00	7%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	1,077.19	5%	10	875.53	4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8	1,077.09	5%	8	930.21	4%
Total		15,472.28			14,596.04	
<b>Battle Creek Outer</b>	<b>HHI: 5,381.65</b>			4,951.49		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	13,379.06	73%	1	13,485.73	70%
AUTO-OWNERS INSURANCE COMPANY	2	1,319.25	7%	2	1,190.50	6%
FARMERS INSURANCE EXCHANGE	3	581.97	3%	5	582.48	3%
HOME-OWNERS INSURANCE COMPANY	4	533.95	3%	3	876.70	5%
MEEMIC INSURANCE COMPANY	5	450.15	2%	6	502.38	3%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	443.50	2%	4	737.10	4%
HASTINGS MUTUAL INSURANCE COMPANY	7	254.50	1%	7	495.50	3%
PIONEER STATE MUTUAL INSURANCE COMPANY	8	188.49	1%	9	226.76	1%
Total		17,150.87			18,097.15	
<b>Jackson Inner</b>	<b>HHI: 1,104.19</b>			1,042.18		
CITIZENS INSURANCE COMPANY OF AMERICA	1	7,905.13	23%	1	6,832.20	20%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	2	5,397.98	16%	3	4,679.64	14%
AUTO CLUB GROUP INSURANCE COMPANY	3	4,466.91	13%	2	5,234.65	15%
AUTO-OWNERS INSURANCE COMPANY	4	2,528.80	7%	5	2,173.65	6%
ALLSTATE INSURANCE COMPANY	5	1,973.70	6%	7	1,561.40	5%
HOME-OWNERS INSURANCE COMPANY	6	1,793.15	5%	4	2,689.70	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	1,372.00	4%	6	1,970.00	6%
FARMERS INSURANCE EXCHANGE	8	992.80	3%	11	619.56	2%
Total		26,430.47			25,760.80	
<b>Jackson Outer</b>	<b>HHI: 3,129.91</b>			3,091.41		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	11,102.95	53%	1	11,300.47	53%
AUTO-OWNERS INSURANCE COMPANY	2	2,528.80	12%	3	2,173.65	10%
HOME-OWNERS INSURANCE COMPANY	3	1,793.15	9%	2	2,689.70	13%
MEEMIC INSURANCE COMPANY	4	1,040.80	5%	4	1,165.90	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	814.00	4%	5	863.20	4%
CITIZENS INSURANCE COMPANY OF AMERICA	6	803.56	4%	6	696.31	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	485.00	2%	7	412.00	2%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	237.20	1%	8	260.10	1%
Total		18,805.46			19,561.33	
<b>Kalamazoo Inner</b>	<b>HHI: 1,930.53</b>			2,016.57		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	32,602.72	38%	1	33,458.22	39%
CITIZENS INSURANCE COMPANY OF AMERICA	2	14,275.04	17%	2	13,358.48	16%
AUTO CLUB INSURANCE ASSOCIATION	3	7,595.14	9%	4	6,871.48	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	7,009.07	8%	3	8,072.81	10%
ALLSTATE INSURANCE COMPANY	5	4,420.63	5%	5	3,556.45	4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	2,555.61	3%	7	2,414.87	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	2,539.00	3%	6	2,948.00	3%
AUTO-OWNERS INSURANCE COMPANY	8	2,499.20	3%	8	2,199.60	3%
Total		73,496.41			72,879.91	
<b>Kalamazoo Outer</b>	<b>HHI: 1,106.56</b>			1,023.40		
CITIZENS INSURANCE COMPANY OF AMERICA	1	3,925.47	23%	1	3,810.22	21%
AUTO-OWNERS INSURANCE COMPANY	2	3,128.80	18%	2	2,946.60	16%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	1,420.60	8%	4	1,535.50	8%
MEEMIC INSURANCE COMPANY	4	1,261.55	7%	5	1,351.80	7%



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HOME-OWNERS INSURANCE COMPANY	5	966.90	6%	3	1,885.50	10%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	912.00	5%	6	960.00	5%
ALLSTATE INSURANCE COMPANY	7	902.31	5%	7	797.89	4%
MICHIGAN INSURANCE COMPANY	8	723.00	4%	8	756.00	4%
Total		13,240.63			14,043.51	
<b>Lansing Inner</b>	<b>HHI: 923.93</b>			<b>837.07</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	13,341.64	20%	1	11,582.96	18%
ALLSTATE INSURANCE COMPANY	2	9,240.48	14%	2	8,318.05	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	7,570.47	12%	3	7,493.30	12%
AUTO-OWNERS INSURANCE COMPANY	4	4,134.04	6%	5	3,657.30	6%
AUTO CLUB GROUP INSURANCE COMPANY	5	4,016.24	6%	4	4,475.97	7%
AUTO CLUB INSURANCE ASSOCIATION	6	3,612.57	6%	6	3,028.82	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	2,630.74	4%	10	2,084.27	3%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	1,996.58	3%	9	2,209.83	3%
Total		46,542.76			42,850.50	
<b>Lansing Middle</b>	<b>HHI: 1,405.81</b>			<b>1,349.64</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	9,180.82	28%	1	10,485.56	29%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	2	4,754.31	14%	2	4,231.14	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	4,299.21	13%	3	4,101.38	11%
AUTO-OWNERS INSURANCE COMPANY	4	4,134.04	12%	4	3,657.30	10%
ALLSTATE INSURANCE COMPANY	5	2,848.80	9%	7	2,098.39	6%
HOME-OWNERS INSURANCE COMPANY	6	1,688.20	5%	6	2,431.64	7%
MEEMIC INSURANCE COMPANY	7	1,246.72	4%	5	3,375.22	9%
UNITED SERVICES AUTOMOBILE ASSOCIATION	8	519.80	2%	10	496.12	1%
Total		28,671.90			30,876.75	
<b>Lansing Outer</b>	<b>HHI: 2,359.36</b>			<b>2,384.48</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	20,718.81	45%	1	21,886.38	46%
AUTO-OWNERS INSURANCE COMPANY	2	6,056.09	13%	2	5,498.25	11%
ALLSTATE INSURANCE COMPANY	3	5,013.47	11%	3	3,530.30	7%
CITIZENS INSURANCE COMPANY OF AMERICA	4	2,318.04	5%	6	2,259.72	5%
HOME-OWNERS INSURANCE COMPANY	5	2,259.25	5%	4	3,330.94	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	1,984.20	4%	5	2,562.60	5%
MEEMIC INSURANCE COMPANY	7	1,505.65	3%	7	1,589.22	3%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	1,011.00	2%	8	1,076.66	2%
Total		40,866.51			41,734.07	
<b>Muskegon Inner</b>	<b>HHI: 2,038.55</b>			2,118.79		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	16,611.14	41%	1	16,408.56	42%
CITIZENS INSURANCE COMPANY OF AMERICA	2	5,256.14	13%	2	4,949.80	13%
ALLSTATE INSURANCE COMPANY	3	3,606.38	9%	3	3,628.32	9%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	2,566.90	6%	4	2,727.40	7%
NATIONWIDE INSURANCE COMPANY OF AMERICA	5	1,256.25	3%	75	0.63	0%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	6	1,191.24	3%	5	2,436.45	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	952.00	2%	6	1,175.00	3%
FARMERS INSURANCE EXCHANGE	8	859.14	2%	12	501.73	1%
Total		32,299.19			31,827.89	
<b>Muskegon Outer</b>	<b>HHI: 943.66</b>			1,123.20		
HOME-OWNERS INSURANCE COMPANY	1	3,750.50	17%	1	4,994.50	22%
AUTO CLUB GROUP INSURANCE COMPANY	2	2,802.64	13%	3	2,831.24	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	2,613.80	12%	2	2,906.70	13%
AUTO CLUB INSURANCE ASSOCIATION	4	2,441.89	11%	4	2,067.56	9%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	5	2,030.00	9%	6	1,657.90	7%
MICHIGAN INSURANCE COMPANY	6	1,608.00	7%	5	1,876.00	8%
MEEMIC INSURANCE COMPANY	7	1,492.38	7%	7	1,636.05	7%
ALLSTATE INSURANCE COMPANY	8	1,035.56	5%	14	196.99	1%
Total		17,774.77			18,166.94	
<b>North</b>	<b>HHI: 771.75</b>			<b>740.62</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	30,676.29	15%	1	31,130.47	16%
AUTO-OWNERS INSURANCE COMPANY	2	27,805.40	14%	2	24,423.20	12%
CITIZENS INSURANCE COMPANY OF AMERICA	3	23,740.30	12%	3	22,335.55	11%
AUTO CLUB GROUP INSURANCE COMPANY	4	14,086.63	7%	4	15,628.89	8%
AUTO CLUB INSURANCE ASSOCIATION	5	11,340.56	6%	7	10,535.65	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	9,466.30	5%	6	11,452.00	6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	8,968.78	5%	8	7,553.52	4%
ALLSTATE INSURANCE COMPANY	8	8,902.30	4%	9	7,171.88	4%
Total		134,986.56			130,231.16	
<b>North East Central</b>	<b>HHI: 870.51</b>			<b>829.82</b>		
AUTO-OWNERS INSURANCE COMPANY	1	15,244.50	19%	1	12,968.70	17%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	11,946.89	15%	2	11,684.39	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	6,648.13	8%	4	5,840.63	7%
HOME-OWNERS INSURANCE COMPANY	4	5,531.20	7%	3	8,883.90	11%
AUTO CLUB GROUP INSURANCE COMPANY	5	4,051.14	5%	6	4,090.80	5%
AUTO CLUB INSURANCE ASSOCIATION	6	3,806.31	5%	7	3,265.14	4%
PIONEER STATE MUTUAL INSURANCE COMPANY	7	3,630.18	5%	5	4,612.49	6%
MEEMIC INSURANCE COMPANY	8	2,410.96	3%	8	2,555.72	3%
Total		53,269.31			53,901.77	
<b>North West Central</b>	<b>HHI: 905.12</b>			<b>860.82</b>		
AUTO-OWNERS INSURANCE COMPANY	1	12,050.90	18%	1	10,853.00	17%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	10,782.05	16%	2	10,404.47	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	8,270.13	13%	3	7,722.55	12%
HOME-OWNERS INSURANCE COMPANY	4	3,460.40	5%	4	5,931.90	9%
ALLSTATE INSURANCE COMPANY	5	2,807.38	4%	8	2,180.80	3%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	2,582.14	4%	12	1,965.69	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	2,311.00	4%	10	2,087.00	3%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	8	2,208.91	3%	13	1,884.31	3%
Total		44,472.91			43,029.72	
<b>West Central</b>	<b>HHI: 884.91</b>			<b>859.79</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	36,769.63	20%	1	36,416.63	20%
AUTO-OWNERS INSURANCE COMPANY	2	26,022.70	14%	2	23,559.50	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	16,073.96	9%	3	13,721.80	8%
ALLSTATE INSURANCE COMPANY	4	12,890.20	7%	5	10,143.38	6%
AUTO CLUB INSURANCE ASSOCIATION	5	9,162.65	5%	8	7,863.22	4%
HOME-OWNERS INSURANCE COMPANY	6	8,304.60	5%	4	13,101.20	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	8,259.50	5%	6	9,679.90	5%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	7,878.00	4%	7	8,350.70	5%
Total		125,361.24			122,836.33	
<b>East Central</b>	<b>HHI: 674.96</b>			<b>672.37</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	43,205.21	14%	1	44,686.30	14%
CITIZENS INSURANCE COMPANY OF AMERICA	2	36,528.23	12%	2	32,930.31	11%
AUTO-OWNERS INSURANCE COMPANY	3	29,245.25	9%	4	26,063.05	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	28,511.73	9%	3	31,028.07	10%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	5	20,473.04	7%	5	18,696.80	6%
AUTO CLUB INSURANCE ASSOCIATION	6	16,444.73	5%	8	14,649.49	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	15,094.80	5%	6	17,944.80	6%
FARMERS INSURANCE EXCHANGE	8	13,617.97	4%	11	8,495.89	3%
Total		203,120.96			194,494.71	
<b>West</b>	<b>HHI: 800.56</b>			<b>801.55</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	100,320.97	21%	1	100,722.72	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	50,555.14	11%	2	48,248.97	10%
AUTO-OWNERS INSURANCE COMPANY	3	47,599.90	10%	3	41,383.80	9%
ALLSTATE INSURANCE COMPANY	4	26,912.05	6%	6	22,066.97	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	19,304.10	4%	7	21,829.00	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	18,101.00	4%	5	22,249.00	5%
AUTO CLUB GROUP INSURANCE COMPANY	7	16,330.56	3%	8	18,785.48	4%
HOME-OWNERS INSURANCE COMPANY	8	15,976.50	3%	4	26,339.00	6%
Total		295,100.22			301,624.94	
<b>Ann Arbor Inner</b>	<b>HHI: 1,048.69</b>			<b>1,066.97</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	18,424.30	20%	1	18,150.71	20%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	2	16,405.39	18%	2	17,353.63	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	9,739.47	11%	3	9,284.72	10%
AUTO CLUB INSURANCE ASSOCIATION	4	8,413.81	9%	4	7,547.06	8%
ALLSTATE INSURANCE COMPANY	5	7,835.63	9%	5	6,823.13	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	2,440.00	3%	6	3,587.00	4%
USAA CASUALTY INSURANCE COMPANY	7	2,348.88	3%	8	2,390.33	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	2,346.23	3%	10	2,280.98	3%
Total		67,953.71			67,417.56	
<b>Ann Arbor Outer</b>	<b>HHI: 1,014.89</b>			<b>1,066.39</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	6,618.39	19%	1	7,513.15	21%
MEEMIC INSURANCE COMPANY	2	5,719.97	17%	2	5,908.63	16%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	4,177.38	12%	3	4,912.88	14%
ALLSTATE INSURANCE COMPANY	4	3,253.47	9%	4	2,897.54	8%
AUTO CLUB INSURANCE ASSOCIATION	5	2,936.80	9%	5	2,708.72	8%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	1,190.20	3%	6	1,385.60	4%
CITIZENS INSURANCE COMPANY OF AMERICA	7	1,040.71	3%	7	1,031.39	3%



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	8	948.89	3%	9	907.89	3%
Total		25,885.81			27,265.80	
<b>Port Huron City</b>	<b>HHI: 2,446.57</b>			2,494.82		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	10,647.62	45%	1	10,855.56	46%
ALLSTATE INSURANCE COMPANY	2	4,045.81	17%	2	3,231.39	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	1,881.05	8%	3	1,851.31	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	1,185.16	5%	4	1,255.32	5%
AUTO-OWNERS INSURANCE COMPANY	5	816.40	3%	6	647.25	3%
FARMERS INSURANCE EXCHANGE	6	721.05	3%	9	420.80	2%
AUTO CLUB INSURANCE ASSOCIATION	7	680.65	3%	7	560.73	2%
HOME-OWNERS INSURANCE COMPANY	8	583.35	2%	5	1,072.30	5%
Total		20,561.09			19,894.66	
<b>Port Huron Outer</b>	<b>HHI: 1,225.88</b>			1,250.18		
AUTO CLUB GROUP INSURANCE COMPANY	1	4,177.22	26%	1	4,646.14	28%
ALLSTATE INSURANCE COMPANY	2	2,307.89	14%	2	1,904.70	12%
AUTO CLUB INSURANCE ASSOCIATION	3	2,113.31	13%	3	1,887.06	11%
CITIZENS INSURANCE COMPANY OF AMERICA	4	1,421.06	9%	4	1,285.97	8%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	5	816.40	5%	8	647.25	4%
MEEMIC INSURANCE COMPANY	6	792.39	5%	6	876.15	5%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	685.58	4%	7	650.92	4%
HOME-OWNERS INSURANCE COMPANY	8	583.35	4%	5	1,072.30	6%
Total		12,897.20			12,970.49	
<b>Monroe City</b>	<b>HHI: 1,117.37</b>			1,093.33		
CITIZENS INSURANCE COMPANY OF AMERICA	1	5,153.96	21%	2	4,579.30	19%
AUTO CLUB GROUP INSURANCE COMPANY	2	4,672.98	19%	1	5,070.48	21%
AUTO CLUB INSURANCE ASSOCIATION	3	2,577.89	11%	3	2,418.72	10%
FARMERS INSURANCE EXCHANGE	4	1,895.70	8%	5	1,321.23	6%
ALLSTATE INSURANCE COMPANY	5	1,306.05	5%	8	1,019.23	4%
AUTO-OWNERS INSURANCE COMPANY	6	1,296.70	5%	6	1,109.10	5%
SECURA INSURANCE, A MUTUAL COMPANY	7	1,235.22	5%	4	1,356.22	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	954.00	4%	7	1,045.00	4%
Total		19,092.50			17,919.28	
<b>Monroe Outer</b>	<b>HHI: 2,301.06</b>			2,259.30		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	6,933.30	45%	1	7,126.97	44%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	1,716.80	11%	2	2,131.50	13%
AUTO-OWNERS INSURANCE COMPANY	3	1,296.70	8%	3	1,109.10	7%
CITIZENS INSURANCE COMPANY OF AMERICA	4	859.80	6%	5	779.72	5%
MEEMIC INSURANCE COMPANY	5	729.30	5%	6	704.06	4%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	6	655.40	4%	7	664.10	4%
HOME-OWNERS INSURANCE COMPANY	7	490.25	3%	4	791.30	5%
HASTINGS MUTUAL INSURANCE COMPANY	8	295.50	2%	9	302.00	2%
Total		12,977.05			13,608.75	
<b>Benton Harbor Inner</b>	<b>HHI: 4,433.76</b>			<b>4,498.48</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	25,051.13	66%	1	25,205.46	66%
CITIZENS INSURANCE COMPANY OF AMERICA	2	2,767.06	7%	2	2,684.46	7%
ALLSTATE INSURANCE COMPANY	3	2,172.55	6%	3	1,801.04	5%
AUTO-OWNERS INSURANCE COMPANY	4	1,083.80	3%	5	937.40	2%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	1,047.00	3%	4	1,143.00	3%
WOLVERINE MUTUAL INSURANCE COMPANY	6	653.80	2%	8	612.56	2%
MICHIGAN INSURANCE COMPANY	7	647.00	2%	7	754.00	2%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
NATIONWIDE INSURANCE COMPANY OF AMERICA	8	443.79	1%	72	0.13	0%
Total		33,866.13			33,138.05	
<b>Benton Harbor Outer</b>	<b>HHI: 1,043.24</b>			997.01		
AUTO-OWNERS INSURANCE COMPANY	1	2,069.60	21%	1	1,880.60	19%
CITIZENS INSURANCE COMPANY OF AMERICA	2	1,436.28	15%	2	1,418.14	14%
ALLSTATE INSURANCE COMPANY	3	1,213.70	12%	3	1,049.48	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	822.10	8%	6	919.80	9%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	766.00	8%	5	926.00	9%
HOME-OWNERS INSURANCE COMPANY	6	623.50	6%	4	972.00	10%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	7	475.20	5%	7	475.20	5%
MEEMIC INSURANCE COMPANY	8	429.39	4%	8	461.66	5%
Total		7,835.77			8,102.88	
<b>Policy Group: Comprehensive</b>						
<b>Statewide Total</b>	<b>HHI: 829.69</b>			848.62		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	1,035,423.86	19%	1	1,053,138.14	20%
AUTO CLUB GROUP INSURANCE COMPANY	2	638,699.92	12%	2	687,520.20	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	540,845.63	10%	3	509,208.95	10%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
ALLSTATE INSURANCE COMPANY	4	418,878.42	8%	4	354,716.89	7%
AUTO-OWNERS INSURANCE COMPANY	5	359,469.04	7%	5	316,148.02	6%
AUTO CLUB INSURANCE ASSOCIATION	6	349,170.92	7%	6	313,872.20	6%
HOME-OWNERS INSURANCE COMPANY	7	155,959.31	3%	7	248,000.28	5%
MEEMIC INSURANCE COMPANY	8	149,359.95	3%	9	157,113.57	3%
Total		3,647,807.05			3,639,718.25	
<b>Dearborn City</b>	<b>HHI: 1,257.05</b>			<b>1,380.91</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	24,962.24	27%	1	25,298.32	29%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	14,534.16	16%	2	13,812.90	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	8,392.97	9%	3	8,186.15	10%
ALLSTATE INSURANCE COMPANY	4	7,237.23	8%	4	6,122.07	7%
AUTO CLUB INSURANCE ASSOCIATION	5	6,276.32	7%	5	5,671.16	7%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	6	4,136.74	5%	6	3,987.32	5%
AUTO-OWNERS INSURANCE COMPANY	7	3,431.50	4%	7	3,239.10	4%
MEEMIC INSURANCE COMPANY	8	2,943.56	3%	8	2,919.32	3%
Total		71,914.72			69,236.34	
<b>Bay City &amp; Saginaw City</b>	<b>HHI: 1,118.47</b>			<b>1,122.14</b>		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	25,529.24	24%	1	25,166.82	24%
AUTO CLUB GROUP INSURANCE COMPANY	2	19,487.32	18%	2	19,796.64	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	7,940.15	7%	3	7,225.32	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	5,948.10	6%	4	7,068.50	7%
ALLSTATE INSURANCE COMPANY	5	5,787.41	5%	5	5,160.14	5%
AUTO CLUB INSURANCE ASSOCIATION	6	4,984.66	5%	6	4,363.65	4%
AUTO-OWNERS INSURANCE COMPANY	7	4,790.50	5%	7	4,079.40	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	2,514.00	2%	9	3,256.00	3%
Total		76,981.38			76,116.47	
<b>East Non-Metropolitan</b>	<b>HHI: 791.52</b>			<b>813.41</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	156,176.98	19%	1	161,428.57	19%
AUTO CLUB GROUP INSURANCE COMPANY	2	98,811.24	12%	2	107,474.49	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	88,970.15	11%	3	83,981.48	10%
ALLSTATE INSURANCE COMPANY	4	59,001.99	7%	4	51,497.90	6%
AUTO CLUB INSURANCE ASSOCIATION	5	45,256.82	5%	5	41,210.75	5%
AUTO-OWNERS INSURANCE COMPANY	6	40,241.49	5%	6	34,229.10	4%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARMERS INSURANCE EXCHANGE	7	29,439.08	4%	15	17,594.48	2%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	28,003.70	3%	7	34,205.20	4%
Total		545,901.45			531,621.97	
<b>Upper Peninsula</b>	<b>HHI: 884.87</b>			919.45		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	32,624.49	18%	2	31,198.81	17%
AUTO-OWNERS INSURANCE COMPANY	2	26,483.00	14%	3	20,655.60	11%
HOME-OWNERS INSURANCE COMPANY	3	22,793.10	12%	1	32,365.60	18%
CITIZENS INSURANCE COMPANY OF AMERICA	4	18,280.65	10%	4	16,213.64	9%
MEEMIC INSURANCE COMPANY	5	8,764.49	5%	5	9,511.16	5%
FRANKENMUTH MUTUAL INSURANCE COMPANY	6	6,743.00	4%	7	5,561.00	3%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	6,377.66	3%	8	5,349.17	3%
ALLSTATE INSURANCE COMPANY	8	5,854.81	3%	11	4,465.64	2%
Total		127,921.20			125,320.62	
<b>Detroit North</b>	<b>HHI: 1,479.87</b>			1,542.38		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	73,572.32	29%	1	74,521.58	30%
AUTO CLUB GROUP INSURANCE COMPANY	2	46,116.08	18%	2	48,337.99	20%
ALLSTATE INSURANCE COMPANY	3	25,714.30	10%	4	21,830.82	9%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	4	25,186.40	10%	3	22,254.49	9%
CITIZENS INSURANCE COMPANY OF AMERICA	5	13,024.15	5%	5	12,596.90	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	6,549.60	3%	8	5,899.78	2%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	6,150.07	2%	9	5,371.28	2%
MEEMIC INSURANCE COMPANY	8	5,849.65	2%	7	6,045.49	2%
Total		202,162.57			196,858.33	
<b>Detroit Semi-Suburban</b>	<b>HHI: 1,218.52</b>			<b>1,279.05</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	146,782.57	22%	1	154,643.74	23%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	127,035.57	19%	2	137,269.66	21%
ALLSTATE INSURANCE COMPANY	3	77,079.15	12%	3	67,719.40	10%
AUTO CLUB INSURANCE ASSOCIATION	4	73,876.32	11%	4	66,901.24	10%
CITIZENS INSURANCE COMPANY OF AMERICA	5	57,588.89	9%	5	55,338.89	8%
MEEMIC INSURANCE COMPANY	6	16,272.23	2%	6	16,617.07	3%
MIC GENERAL INSURANCE CORPORATION	7	15,713.19	2%	7	15,061.49	2%
FARMERS INSURANCE EXCHANGE	8	14,649.98	2%	12	9,939.24	1%
Total		528,997.90			523,490.73	
<b>Detroit Suburban</b>	<b>HHI: 1,054.33</b>			<b>1,078.41</b>		



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB GROUP INSURANCE COMPANY	1	42,670.00	24%	1	46,280.65	26%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	20,049.99	11%	2	20,490.57	11%
CITIZENS INSURANCE COMPANY OF AMERICA	3	18,663.65	11%	3	18,226.40	10%
ALLSTATE INSURANCE COMPANY	4	15,492.24	9%	5	13,992.81	8%
AUTO CLUB INSURANCE ASSOCIATION	5	15,460.07	9%	4	14,144.65	8%
FARMERS INSURANCE EXCHANGE	6	9,154.07	5%	7	6,682.32	4%
MEEMIC INSURANCE COMPANY	7	6,831.98	4%	6	7,086.32	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	4,339.68	2%	9	4,404.77	2%
Total		132,661.68			131,308.49	
<b>Pontiac City</b>	<b>HHI: 903.85</b>			<b>963.61</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	18,581.66	19%	1	19,891.49	22%
FARMERS INSURANCE EXCHANGE	2	10,226.48	11%	6	6,093.57	7%
AUTO CLUB INSURANCE ASSOCIATION	3	10,175.07	11%	2	9,269.99	10%
CITIZENS INSURANCE COMPANY OF AMERICA	4	8,887.47	9%	3	8,728.72	10%
ALLSTATE INSURANCE COMPANY	5	8,695.06	9%	4	7,368.57	8%
MIC GENERAL INSURANCE CORPORATION	6	6,867.59	7%	5	6,450.43	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7	4,538.90	5%	8	4,160.74	5%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	4,406.64	5%	7	4,340.83	5%
Total		72,378.87			66,304.34	
<b>Detroit Metropolitan Inner</b>	<b>HHI: 790.09</b>			<b>875.22</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	5,457.24	14%	1	5,954.58	19%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	5,202.40	14%	3	3,416.91	11%
AUTO CLUB INSURANCE ASSOCIATION	3	4,670.82	12%	2	4,231.32	13%
ALLSTATE INSURANCE COMPANY	4	3,666.66	10%	4	2,555.31	8%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	5	2,902.29	8%	5	2,140.84	7%
SAFECO INSURANCE COMPANY OF ILLINOIS	6	1,444.07	4%	7	1,514.85	5%
AUTO-OWNERS INSURANCE COMPANY	7	1,277.77	3%	9	939.72	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	1,083.73	3%	10	878.29	3%
Total		25,704.98			21,631.82	
<b>Detroit Metropolitan Middle</b>	<b>HHI: 783.98</b>			<b>855.23</b>		
HARTFORD INSURANCE COMPANY OF THE MIDWEST	1	6,085.24	16%	1	6,402.72	18%
AUTO CLUB GROUP INSURANCE COMPANY	2	4,075.74	11%	2	4,544.66	13%
ALLSTATE INSURANCE COMPANY	3	4,052.82	11%	5	2,888.65	8%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	4	3,593.39	9%	4	3,137.07	9%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	5	3,004.15	8%	3	3,153.15	9%
CITIZENS INSURANCE COMPANY OF AMERICA	6	2,954.81	8%	6	2,596.73	7%
FARMERS INSURANCE EXCHANGE	7	2,601.41	7%	9	1,048.57	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	1,452.00	4%	7	2,227.00	6%
Total		27,819.56			25,998.55	
<b>Detroit Metropolitan Outer</b>	<b>HHI: 915.72</b>			<b>962.80</b>		
ALLSTATE INSURANCE COMPANY	1	10,202.99	16%	4	7,681.64	13%
AUTO CLUB GROUP INSURANCE COMPANY	2	9,953.57	15%	1	10,723.48	18%
AUTO CLUB INSURANCE ASSOCIATION	3	9,588.40	15%	2	8,252.40	13%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	6,467.24	10%	3	8,149.23	13%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	5	5,203.04	8%	5	5,625.09	9%
AUTO-OWNERS INSURANCE COMPANY	6	2,582.77	4%	6	2,176.37	4%
FARMERS INSURANCE EXCHANGE	7	2,176.16	3%	11	1,075.40	2%
AMERICAN INTERNATIONAL INSURANCE COMPANY	8	1,963.02	3%	14	877.45	1%
Total		48,137.19			44,561.06	
<b>Detroit West-Northern</b>	<b>HHI: 1,303.92</b>			<b>1,354.90</b>		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	43,963.90	25%	1	40,733.15	25%
AUTO CLUB GROUP INSURANCE COMPANY	2	34,225.99	19%	2	35,219.81	21%
ALLSTATE INSURANCE COMPANY	3	23,585.90	13%	3	19,082.90	12%
AUTO CLUB INSURANCE ASSOCIATION	4	13,990.74	8%	5	12,425.65	8%
CITIZENS INSURANCE COMPANY OF AMERICA	5	13,587.14	8%	4	13,214.99	8%
AUTO-OWNERS INSURANCE COMPANY	6	4,962.70	3%	6	5,210.45	3%
AMERICAN INTERNATIONAL INSURANCE COMPANY	7	4,618.92	3%	10	2,312.06	1%
MEEMIC INSURANCE COMPANY	8	4,514.82	3%	7	4,578.41	3%
Total		143,450.11			132,777.42	
<b>Detroit West-Southern</b>	<b>HHI: 1,620.18</b>			<b>1,706.36</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	23,923.40	33%	1	25,319.24	36%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	10,489.91	15%	2	8,666.40	12%
AUTO CLUB INSURANCE ASSOCIATION	3	7,479.73	10%	4	6,763.74	10%
CITIZENS INSURANCE COMPANY OF AMERICA	4	6,899.82	10%	3	7,152.16	10%
AUTO-OWNERS INSURANCE COMPANY	5	5,144.80	7%	5	4,842.00	7%
ALLSTATE INSURANCE COMPANY	6	3,552.98	5%	6	3,181.65	4%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MEEMIC INSURANCE COMPANY	7	3,094.49	4%	7	3,150.16	4%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	1,140.00	2%	8	1,622.00	2%
Total		61,725.13			60,697.35	
<b>Grand Rapids Inner</b>	<b>HHI: 877.42</b>			<b>857.99</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	20,814.24	19%	1	20,458.15	19%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	13,254.06	12%	2	13,546.31	12%
ALLSTATE INSURANCE COMPANY	3	13,000.91	12%	4	9,925.66	9%
AUTO CLUB INSURANCE ASSOCIATION	4	10,932.06	10%	5	9,710.73	9%
AUTO CLUB GROUP INSURANCE COMPANY	5	9,171.07	8%	3	11,548.23	11%
AUTO-OWNERS INSURANCE COMPANY	6	4,778.55	4%	7	3,972.10	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	3,681.04	3%	8	3,787.18	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	3,668.00	3%	6	4,300.00	4%
Total		79,299.93			77,248.36	
<b>Grand Rapids Outer</b>	<b>HHI: 1,860.89</b>			<b>1,899.72</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	45,048.73	38%	1	46,158.57	39%
CITIZENS INSURANCE COMPANY OF AMERICA	2	16,416.08	14%	2	16,211.23	14%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3	13,009.82	11%	3	12,377.13	10%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	4	5,482.45	5%	5	4,608.50	4%
MEEMIC INSURANCE COMPANY	5	5,227.32	4%	4	5,498.75	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	3,785.40	3%	7	4,108.20	3%
SECURA INSURANCE, A MUTUAL COMPANY	7	2,923.57	2%	9	2,849.90	2%
FARMERS INSURANCE EXCHANGE	8	2,742.99	2%	10	1,867.57	2%
Total		94,636.36			93,679.85	
<b>Flint Inner</b>	<b>HHI: 815.85</b>			<b>744.86</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	7,101.15	17%	1	6,265.49	16%
ALLSTATE INSURANCE COMPANY	2	6,268.65	15%	2	5,367.14	14%
MIC GENERAL INSURANCE CORPORATION	3	4,505.05	11%	4	3,500.53	9%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	3,627.41	9%	3	3,586.58	9%
FARMERS INSURANCE EXCHANGE	5	2,350.83	6%	7	1,560.07	4%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	6	2,072.36	5%	6	2,301.54	6%
AUTO CLUB GROUP INSURANCE COMPANY	7	1,980.74	5%	5	2,782.82	7%
PIONEER STATE MUTUAL INSURANCE COMPANY	8	970.36	2%	8	1,331.94	3%
Total		28,876.55			26,696.11	
<b>Flint Outer</b>	<b>HHI: 598.10</b>			<b>668.80</b>		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	1	8,833.06	12%	2	8,393.82	11%
AUTO CLUB GROUP INSURANCE COMPANY	2	6,943.40	10%	3	7,637.07	10%
HOME-OWNERS INSURANCE COMPANY	3	6,740.00	9%	1	10,602.80	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4	5,483.32	8%	4	6,044.16	8%
MIC GENERAL INSURANCE CORPORATION	5	5,215.72	7%	6	4,698.83	6%
FARMERS INSURANCE EXCHANGE	6	4,418.57	6%	7	2,763.32	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	3,932.30	5%	5	4,767.60	6%
FRANKENMUTH MUTUAL INSURANCE COMPANY	8	3,256.00	4%	10	2,374.00	3%
Total		44,822.37			47,281.60	
<b>Battle Creek Inner</b>	<b>HHI: 769.59</b>			<b>766.21</b>		
AUTO CLUB INSURANCE ASSOCIATION	1	3,863.91	15%	2	3,501.74	14%
AUTO CLUB GROUP INSURANCE COMPANY	2	3,537.40	14%	1	3,813.73	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	2,308.98	9%	3	2,081.65	9%
ALLSTATE INSURANCE COMPANY	4	2,265.82	9%	4	1,826.56	8%
AUTO-OWNERS INSURANCE COMPANY	5	1,521.40	6%	6	1,390.70	6%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	1,265.00	5%	5	1,635.00	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	1,201.79	5%	7	1,047.97	4%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	1,156.14	5%	10	958.62	4%
Total		17,120.44			16,255.97	
<b>Battle Creek Outer</b>	<b>HHI: 5,389.58</b>			4,982.19		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	14,900.23	73%	1	15,089.16	70%
AUTO-OWNERS INSURANCE COMPANY	2	1,521.40	7%	2	1,390.70	6%
FARMERS INSURANCE EXCHANGE	3	675.32	3%	5	669.40	3%
HOME-OWNERS INSURANCE COMPANY	4	578.00	3%	3	968.75	4%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	482.10	2%	4	812.10	4%
MEEMIC INSURANCE COMPANY	6	476.82	2%	7	533.00	2%
HASTINGS MUTUAL INSURANCE COMPANY	7	269.00	1%	6	535.00	2%
CINCINNATI INSURANCE COMPANY, THE	8	211.86	1%	8	335.23	2%
Total		19,114.73			20,333.34	
<b>Jackson Inner</b>	<b>HHI: 1,105.85</b>			1,052.51		
CITIZENS INSURANCE COMPANY OF AMERICA	1	8,537.40	23%	1	7,480.48	20%
AUTO CLUB INSURANCE ASSOCIATION	2	5,841.41	16%	3	5,085.06	14%
AUTO CLUB GROUP INSURANCE COMPANY	3	4,774.73	13%	2	5,612.91	15%



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	4	2,850.00	8%	5	2,476.50	7%
ALLSTATE INSURANCE COMPANY	5	2,222.74	6%	7	1,815.31	5%
HOME-OWNERS INSURANCE COMPANY	6	1,951.60	5%	4	2,954.65	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	1,447.00	4%	6	2,085.00	6%
FARMERS INSURANCE EXCHANGE	8	1,069.57	3%	11	679.08	2%
Total		28,694.45			28,188.99	
<b>Jackson Outer</b>	<b>HHI: 3,166.87</b>			<b>3,134.02</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	12,326.73	54%	1	12,605.32	53%
AUTO-OWNERS INSURANCE COMPANY	2	2,850.00	12%	3	2,476.50	10%
HOME-OWNERS INSURANCE COMPANY	3	1,951.60	8%	2	2,954.65	12%
MEEMIC INSURANCE COMPANY	4	1,105.23	5%	4	1,236.83	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	889.30	4%	5	942.10	4%
CITIZENS INSURANCE COMPANY OF AMERICA	6	887.82	4%	6	766.15	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	523.00	2%	7	422.00	2%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	263.90	1%	8	287.70	1%
Total		20,797.58			21,691.25	
<b>Kalamazoo Inner</b>	<b>HHI: 1,939.18</b>			<b>2,027.21</b>		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	35,150.99	38%	1	36,265.16	40%
CITIZENS INSURANCE COMPANY OF AMERICA	2	15,187.48	17%	2	14,342.64	16%
AUTO CLUB INSURANCE ASSOCIATION	3	8,081.73	9%	4	7,354.74	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	7,384.82	8%	3	8,519.15	9%
ALLSTATE INSURANCE COMPANY	5	5,007.39	5%	5	4,072.23	4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	2,754.06	3%	7	2,627.30	3%
AUTO-OWNERS INSURANCE COMPANY	7	2,743.00	3%	8	2,449.80	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	8	2,658.00	3%	6	3,100.00	3%
Total		78,967.47			78,731.02	
<b>Kalamazoo Outer</b>	<b>HHI: 1,111.69</b>			<b>1,033.34</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	4,116.49	22%	1	4,016.73	21%
AUTO-OWNERS INSURANCE COMPANY	2	3,503.00	19%	2	3,317.50	17%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	1,532.50	8%	4	1,659.50	8%
MEEMIC INSURANCE COMPANY	4	1,304.99	7%	5	1,401.08	7%
HOME-OWNERS INSURANCE COMPANY	5	1,053.20	6%	3	2,065.60	11%
ALLSTATE INSURANCE COMPANY	6	1,041.16	6%	7	933.23	5%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	973.00	5%	6	1,035.00	5%
MICHIGAN INSURANCE COMPANY	8	737.00	4%	8	701.00	4%
Total		14,261.34			15,129.64	
<b>Lansing Inner</b>	<b>HHI: 931.22</b>			<b>849.72</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	14,096.15	20%	1	12,319.73	18%
ALLSTATE INSURANCE COMPANY	2	10,267.32	15%	2	9,300.07	14%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	8,126.82	12%	3	8,075.66	12%
AUTO-OWNERS INSURANCE COMPANY	4	4,533.82	6%	5	4,049.39	6%
AUTO CLUB GROUP INSURANCE COMPANY	5	4,227.32	6%	4	4,726.15	7%
AUTO CLUB INSURANCE ASSOCIATION	6	3,896.65	6%	6	3,267.90	5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	7	2,808.68	4%	10	2,258.14	3%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	2,176.22	3%	9	2,397.01	4%
Total		50,132.98			46,394.05	
<b>Lansing Middle</b>	<b>HHI: 1,395.58</b>			<b>1,340.57</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	9,599.82	27%	1	10,994.31	28%
AUTO CLUB INSURANCE ASSOCIATION	2	5,067.15	14%	2	4,531.65	12%
AUTO-OWNERS INSURANCE COMPANY	3	4,533.82	13%	4	4,049.39	10%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	4	4,514.65	13%	3	4,333.81	11%
ALLSTATE INSURANCE COMPANY	5	3,105.40	9%	7	2,301.49	6%
HOME-OWNERS INSURANCE COMPANY	6	1,818.85	5%	6	2,647.44	7%
MEEMIC INSURANCE COMPANY	7	1,300.98	4%	5	3,524.41	9%
UNITED SERVICES AUTOMOBILE ASSOCIATION	8	546.15	2%	9	520.73	1%
Total		30,486.82			32,903.23	
<b>Lansing Outer</b>	<b>HHI: 2,366.88</b>			2,398.07		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	22,407.24	44%	1	23,731.74	46%
AUTO-OWNERS INSURANCE COMPANY	2	6,754.67	13%	2	6,192.89	12%
ALLSTATE INSURANCE COMPANY	3	5,574.98	11%	3	4,005.15	8%
CITIZENS INSURANCE COMPANY OF AMERICA	4	2,474.91	5%	6	2,420.15	5%
HOME-OWNERS INSURANCE COMPANY	5	2,430.60	5%	4	3,626.79	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	2,107.00	4%	5	2,719.40	5%
MEEMIC INSURANCE COMPANY	7	1,567.73	3%	7	1,648.15	3%
MICHIGAN MILLERS MUTUAL INSURANCE COMPANY	8	1,103.70	2%	8	1,172.11	2%
Total		44,420.83			45,516.38	
<b>Muskegon Inner</b>	<b>HHI: 2,107.59</b>			2,190.97		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	18,562.56	42%	1	18,500.23	43%
CITIZENS INSURANCE COMPANY OF AMERICA	2	5,664.91	13%	2	5,338.32	12%
ALLSTATE INSURANCE COMPANY	3	4,126.82	9%	3	4,192.98	10%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	2,805.20	6%	4	2,975.20	7%
NATIONWIDE INSURANCE COMPANY OF AMERICA	5	1,460.80	3%	76	0.35	0%
ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	6	1,392.62	3%	5	2,861.37	7%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	7	1,004.00	2%	6	1,268.00	3%
FARMERS INSURANCE EXCHANGE	8	888.07	2%	11	522.98	1%
Total		35,904.98			35,659.43	
<b>Muskegon Outer</b>	<b>HHI: 950.97</b>			<b>1,141.61</b>		
HOME-OWNERS INSURANCE COMPANY	1	4,088.60	17%	1	5,529.70	23%
AUTO CLUB GROUP INSURANCE COMPANY	2	2,968.99	12%	3	3,027.57	13%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	3	2,869.10	12%	2	3,208.80	13%
AUTO CLUB INSURANCE ASSOCIATION	4	2,632.90	11%	4	2,234.65	9%
AUTO-OWNERS INSURANCE COMPANY	5	2,278.60	10%	5	1,929.80	8%
MICHIGAN INSURANCE COMPANY	6	1,713.00	7%	6	1,860.00	8%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
MEEMIC INSURANCE COMPANY	7	1,599.65	7%	7	1,747.74	7%
ALLSTATE INSURANCE COMPANY	8	1,156.98	5%	13	220.40	1%
Total		19,307.82			19,758.66	
<b>North</b>	<b>HHI: 784.63</b>			<b>756.52</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	34,741.16	16%	1	35,471.08	16%
AUTO-OWNERS INSURANCE COMPANY	2	32,489.30	15%	2	29,007.20	13%
CITIZENS INSURANCE COMPANY OF AMERICA	3	26,341.82	12%	3	24,872.40	11%
AUTO CLUB GROUP INSURANCE COMPANY	4	15,486.81	7%	4	17,195.24	8%
AUTO CLUB INSURANCE ASSOCIATION	5	12,793.65	6%	7	11,936.23	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	10,512.70	5%	6	12,713.00	6%
ALLSTATE INSURANCE COMPANY	7	10,352.98	5%	9	8,427.73	4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	8	10,160.85	5%	8	8,651.12	4%
Total		152,879.27			148,274.00	
<b>North East Central</b>	<b>HHI: 895.45</b>			<b>860.06</b>		
AUTO-OWNERS INSURANCE COMPANY	1	18,452.80	20%	1	16,032.70	18%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	14,100.73	15%	2	13,894.99	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	7,737.49	8%	4	6,841.98	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
HOME-OWNERS INSURANCE COMPANY	4	6,462.80	7%	3	10,597.80	12%
AUTO CLUB GROUP INSURANCE COMPANY	5	4,548.23	5%	6	4,580.33	5%
AUTO CLUB INSURANCE ASSOCIATION	6	4,485.57	5%	7	3,829.23	4%
PIONEER STATE MUTUAL INSURANCE COMPANY	7	3,777.58	4%	5	4,803.96	5%
ALLSTATE INSURANCE COMPANY	8	2,872.90	3%	11	2,285.66	2%
Total		62,438.10			62,866.65	
<b>North West Central</b>	<b>HHI: 926.63</b>			<b>892.10</b>		
AUTO-OWNERS INSURANCE COMPANY	1	14,934.39	19%	1	13,768.70	18%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2	12,706.74	16%	2	12,370.73	16%
CITIZENS INSURANCE COMPANY OF AMERICA	3	9,444.56	12%	3	8,844.24	11%
HOME-OWNERS INSURANCE COMPANY	4	4,067.80	5%	4	7,106.10	9%
ALLSTATE INSURANCE COMPANY	5	3,706.32	5%	5	2,869.99	4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	6	2,980.91	4%	12	2,327.03	3%
FRANKENMUTH MUTUAL INSURANCE COMPANY	7	2,623.00	3%	10	2,374.00	3%
AUTO CLUB INSURANCE ASSOCIATION	8	2,618.74	3%	13	2,232.91	3%
Total		53,082.46			51,893.70	
<b>West Central</b>	<b>HHI: 902.80</b>			<b>886.33</b>		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	42,776.40	20%	1	42,660.48	20%
AUTO-OWNERS INSURANCE COMPANY	2	31,837.60	15%	2	29,446.00	14%
CITIZENS INSURANCE COMPANY OF AMERICA	3	18,484.32	9%	3	15,826.66	8%
ALLSTATE INSURANCE COMPANY	4	15,729.23	7%	5	12,511.91	6%
AUTO CLUB INSURANCE ASSOCIATION	5	10,563.48	5%	8	9,136.99	4%
HOME-OWNERS INSURANCE COMPANY	6	9,682.00	5%	4	15,573.80	7%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	9,320.90	4%	6	10,944.50	5%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	8	8,931.80	4%	7	9,398.90	4%
Total		147,325.73			145,499.24	
<b>East Central</b>	<b>HHI: 679.03</b>			<b>677.78</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	47,607.75	14%	1	49,250.15	14%
CITIZENS INSURANCE COMPANY OF AMERICA	2	39,710.41	12%	2	35,930.81	10%
AUTO-OWNERS INSURANCE COMPANY	3	33,623.05	10%	4	30,451.00	9%
AUTO CLUB GROUP INSURANCE COMPANY	4	30,618.82	9%	3	33,312.74	10%
ALLSTATE INSURANCE COMPANY	5	23,502.65	7%	5	21,535.16	6%
AUTO CLUB INSURANCE ASSOCIATION	6	18,210.33	5%	8	16,309.90	5%



**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	7	16,362.50	5%	7	19,498.60	6%
FARMERS INSURANCE EXCHANGE	8	14,536.82	4%	11	9,101.40	3%
Total		224,172.33			215,389.76	
<b>West</b>	<b>HHI: 784.78</b>			<b>816.45</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	112,000.82	21%	1	112,955.65	21%
CITIZENS INSURANCE COMPANY OF AMERICA	2	55,124.41	10%	2	52,824.14	10%
AUTO-OWNERS INSURANCE COMPANY	3	54,540.90	10%	3	48,373.70	9%
ALLSTATE INSURANCE COMPANY	4	31,022.98	6%	5	25,818.16	5%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	5	20,932.70	4%	7	23,731.30	5%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	19,320.00	4%	6	23,803.00	5%
HOME-OWNERS INSURANCE COMPANY	7	17,672.00	3%	4	29,608.10	6%
AUTO CLUB GROUP INSURANCE COMPANY	8	17,532.16	3%	8	20,352.15	4%
Total		328,145.97			337,466.20	
<b>Ann Arbor Inner</b>	<b>HHI: 1,049.67</b>			<b>1,072.76</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	19,222.99	20%	1	18,960.15	20%
AUTO CLUB GROUP INSURANCE COMPANY	2	16,874.74	18%	2	17,932.57	19%
CITIZENS INSURANCE COMPANY OF AMERICA	3	10,167.25	11%	3	9,712.65	10%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO CLUB INSURANCE ASSOCIATION	4	8,737.39	9%	4	7,911.57	8%
ALLSTATE INSURANCE COMPANY	5	8,243.48	9%	5	7,237.08	8%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	6	2,514.00	3%	6	3,696.00	4%
USAA CASUALTY INSURANCE COMPANY	7	2,425.73	3%	7	2,470.74	3%
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	8	2,420.23	3%	9	2,370.49	3%
Total		70,605.81			70,291.25	
<b>Ann Arbor Outer</b>	<b>HHI: 1,010.61</b>			<b>1,067.87</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	6,895.15	19%	1	7,845.40	21%
MEEMIC INSURANCE COMPANY	2	5,914.33	16%	2	6,097.99	16%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	3	4,353.65	12%	3	5,150.91	14%
ALLSTATE INSURANCE COMPANY	4	3,471.99	10%	4	3,141.31	8%
AUTO CLUB INSURANCE ASSOCIATION	5	3,111.16	9%	5	2,871.57	8%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	6	1,233.90	3%	6	1,439.70	4%
CITIZENS INSURANCE COMPANY OF AMERICA	7	1,105.57	3%	7	1,115.24	3%
METROPOLITAN GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	8	978.82	3%	9	942.06	2%
Total		27,064.57			28,604.18	
<b>Port Huron City</b>	<b>HHI: 2,444.38</b>			<b>2,497.31</b>		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	11,344.07	45%	1	11,684.15	46%
ALLSTATE INSURANCE COMPANY	2	4,548.49	18%	2	3,679.98	15%
CITIZENS INSURANCE COMPANY OF AMERICA	3	2,036.66	8%	3	1,996.23	8%
AUTO CLUB GROUP INSURANCE COMPANY	4	1,230.24	5%	4	1,318.24	5%
AUTO-OWNERS INSURANCE COMPANY	5	914.40	4%	6	730.80	3%
AUTO CLUB INSURANCE ASSOCIATION	6	740.74	3%	7	610.24	2%
FARMERS INSURANCE EXCHANGE	7	734.16	3%	8	435.32	2%
HOME-OWNERS INSURANCE COMPANY	8	630.30	2%	5	1,167.85	5%
Total		22,179.06			21,622.81	
<b>Port Huron Outer</b>	<b>HHI: 1,226.44</b>			<b>1,246.46</b>		
AUTO CLUB GROUP INSURANCE COMPANY	1	4,403.15	25%	1	4,892.41	28%
ALLSTATE INSURANCE COMPANY	2	2,616.64	15%	2	2,186.98	12%
AUTO CLUB INSURANCE ASSOCIATION	3	2,278.49	13%	3	2,040.32	12%
CITIZENS INSURANCE COMPANY OF AMERICA	4	1,534.57	9%	4	1,388.40	8%
AUTO-OWNERS INSURANCE COMPANY	5	914.40	5%	7	730.80	4%
MEEMIC INSURANCE COMPANY	6	849.07	5%	6	936.33	5%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	7	724.47	4%	8	690.10	4%
HOME-OWNERS INSURANCE COMPANY	8	630.30	4%	5	1,167.85	7%
Total		13,951.09			14,033.19	
<b>Monroe City</b>	<b>HHI: 1,120.17</b>			<b>1,105.56</b>		
CITIZENS INSURANCE COMPANY OF AMERICA	1	5,383.16	21%	2	4,794.24	19%
AUTO CLUB GROUP INSURANCE COMPANY	2	4,964.33	19%	1	5,389.48	22%
AUTO CLUB INSURANCE ASSOCIATION	3	2,713.41	11%	3	2,549.49	10%
FARMERS INSURANCE EXCHANGE	4	1,882.82	7%	5	1,347.49	5%
AUTO-OWNERS INSURANCE COMPANY	5	1,433.65	6%	6	1,237.10	5%
ALLSTATE INSURANCE COMPANY	6	1,397.81	5%	7	1,087.73	4%
SECURA INSURANCE, A MUTUAL COMPANY	7	1,294.90	5%	4	1,436.48	6%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	8	999.20	4%	8	1,077.00	4%
Total		20,069.28			18,919.01	
<b>Monroe Outer</b>	<b>HHI: 2,321.51</b>			<b>2,305.01</b>		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	7,458.90	45%	1	7,680.15	44%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	2	1,797.60	11%	2	2,244.90	13%
AUTO-OWNERS INSURANCE COMPANY	3	1,433.65	9%	3	1,237.10	7%

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
CITIZENS INSURANCE COMPANY OF AMERICA	4	918.24	6%	5	828.64	5%
MEEMIC INSURANCE COMPANY	5	749.40	5%	7	722.33	4%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	6	721.60	4%	6	728.80	4%
HOME-OWNERS INSURANCE COMPANY	7	535.65	3%	4	854.20	5%
HASTINGS MUTUAL INSURANCE COMPANY	8	320.00	2%	8	319.00	2%
Total		13,935.04			14,615.12	
<b>Benton Harbor Inner</b>	<b>HHI: 4,510.26</b>			4,585.12		
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1	27,033.31	66%	1	27,288.32	67%
CITIZENS INSURANCE COMPANY OF AMERICA	2	2,901.56	7%	2	2,810.57	7%
ALLSTATE INSURANCE COMPANY	3	2,329.91	6%	3	1,969.07	5%
AUTO-OWNERS INSURANCE COMPANY	4	1,163.90	3%	5	1,022.20	3%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	1,077.00	3%	4	1,177.00	3%
WOLVERINE MUTUAL INSURANCE COMPANY	6	683.23	2%	8	653.48	2%
MICHIGAN INSURANCE COMPANY	7	665.00	2%	7	665.00	2%
NATIONWIDE INSURANCE COMPANY OF AMERICA	8	470.11	1%	72	0.13	0%
Total		36,324.02			35,585.77	
<b>Benton Harbor Outer</b>	<b>HHI: 1,076.47</b>			1,024.58		

**Appendix J (Exposures)**

**Highest Share of Written Exposures by Territory (Company Constant)**

	2001			2002		
	Rank	Total	Percent	Rank	Total	Percent
AUTO-OWNERS INSURANCE COMPANY	1	2,323.40	22%	1	2,110.00	20%
CITIZENS INSURANCE COMPANY OF AMERICA	2	1,537.90	14%	2	1,507.65	14%
ALLSTATE INSURANCE COMPANY	3	1,330.99	13%	3	1,173.40	11%
FARM BUREAU GENERAL INSURANCE COMPANY OF MICHIGAN	4	867.00	8%	5	979.30	9%
PROGRESSIVE MICHIGAN INSURANCE COMPANY	5	804.00	8%	6	974.00	9%
HOME-OWNERS INSURANCE COMPANY	6	660.70	6%	4	1,042.90	10%
FARM BUREAU MUTUAL INSURANCE COMPANY OF MICHIGAN	7	512.90	5%	7	516.00	5%
MEEMIC INSURANCE COMPANY	8	444.90	4%	8	475.74	4%
Total		8,481.79			8,778.99	